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CONSUMER FRAUDS AND ELDERLY PERSONS: A GROWING PROBLEM

AN INFORMATION PAPER

PREPARED BY THE STAFF OF THE

SPECIAL COMMITTEE ON AGING
UNITED STATES SENATE

FEBRUARY 1983

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LETTER OF TRANSMITTAL

U.S. SENATE,
SPECIAL COMMITTEE ON AGING,
Washington, D.C., March 1, 1983.

Hon. JOHN HEINZ,
Chairman, Senate Special Committee on Aging.

DEAR MR. CHAIRMAN: The enclosed information paper represents the findings of the consumer fraud survey initiated at your direction in July 1982. Recipients of the committee's survey included about 1,500 State attorneys general, district attorneys, consumer affairs offices, and chiefs of police in large and small cities across the country. Over 45 percent responded, indicating that consumer frauds against the elderly are a significant and growing problem.

I would like to acknowledge the assistance of Virginia Knauer, Special Assistant to the President, and Director of the U.S. Office of Consumer Affairs.

I would also like to acknowledge the participation of staff members David Holton, Betsy Vierck, and Bill Halamandaris.

Sincerely,

JOHN ROTHER, *Staff Director.*

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CONSUMER FRAUDS AND ELDERLY PERSONS: A GROWING PROBLEM

I. SUMMARY

On August 4, 1981, the Senate Committee on Aging held hearings to review the impact of consumer frauds against the elderly. The hearing identified a significant problem with potentially enormous implications for the elderly.

Subsequently, to determine the size of the problem, the committee conducted a national survey of responsible State and local officials. Over 1,300 questionnaires were sent to:

—State consumer affairs offices.

—Chiefs of police in large and small cities across the country; and

—A nationwide sample of district attorneys and attorneys general.

The purpose of the survey was to: (1) Determine the frequency of frauds directed at the elderly; (2) define the impact of consumer and economic frauds on the lives of the elderly; and (3) identify resources and strategies being employed to combat these frauds. This survey and related research conducted in the interim form the basis for this report.

It is our conclusion that consumer frauds are a major problem for the elderly. The elderly are perceived as "easy marks" and targeted for abuse. Over 77 percent of respondents indicated the elderly are more frequently defrauded than the younger population. When victimized, they are likely to suffer disproportionate losses and are slower to recover.

The 10 most harmful frauds directed against the elderly are:

(1) Quackery and medical related frauds.
(2) Home repair and improvement frauds.
(3) Bunco schemes.
(4) Insurance frauds.
(5) Social frauds.
(6) Land and housing frauds.
(7) Business and investment frauds.
(8) Nursing home frauds.
(9) Automobile frauds; and
(10) Funeral fund.

Overall, consumer and economic frauds directed at the elderly are widespread and pervasive, touching nearly every aspect of senior's lives. Respondents reported an increase in fraud cases of over 12 percent a year. While frauds are increasing, resources available to combat fraud are said to be diminishing.

II. INTRODUCTION

On August 4, 1981, the Senate Committee on Aging convened hearings in Harrisburg, Pa., focusing on consumer frauds and the elderly. Witnesses, including Virginia Knauer, Special Assistant to the President, and Director of the U.S. Office of Consumer Affairs; Kenneth Fletcher, Chief Postal Inspector, U.S. Postal Service; and representatives of State consumer protection offices, identified a staggering array of frauds directed at the elderly. Mrs. Knauer displayed fraudulent medical devices, such as an electrogalvanic bracelet and an acupressure massage mat. Mr. Fletcher dramatized the danger of mail order "miracle cures" by citing examples of cancer cures containing contaminated compounds. In at least one case, the purchaser died while attempting the "cure."

Terry Lazin, director of the Pennsylvania Bureau of Consumer Protection, testified her office receives about 5,000 complaints each year from senior citizens complaining of consumer crimes. She estimated that this figure represented only 5 percent of the total frauds actually perpetrated against the elderly.

Subsequently, at the direction of Chairman Heinz and Ranking Minority Member Chiles, the committee initiated a survey to assess the size of this problem. Over 1,300 questionnaires were mailed to police chiefs, district attorneys, State attorneys general, and consumer protection offices. The purpose of the questionnaire was to assess the nature and frequency of consumer and economic frauds, the impact of these frauds on the elderly, and the resources available to combat these abuses.

The response to the committee's survey indicate:

(1) Consumer frauds are widespread and pervasive. They invade every aspect of a consumer's life from health care to housing.

(2) Consumer and economic frauds are increasing. Respondents report an increase of about 12 percent a year.

(3) The elderly are considered "prime targets" for these abuses. Over 77 percent of those responding indicated the elderly are more often the targets of fraud than the younger population. This targeting was attributed to perceptions of vulnerability, need, and isolation.

(4) Those who perpetrate these crimes are well organized, sophisticated, and effective. Respondents reported "schools for scoundrels" organized by cons to tutor other cons in the fine art of making a "sting." Police reported it was not uncommon for cons to exchange "hit lists"—the names of those they had successfully defrauded—upon leaving one location for another. The ultimate measure of the cons' success—their take—is incalculable. But if it could be calculated, it would almost certainly be measured in the billions.

(5) While, by every measure, consumer and economic frauds are increasing and present a significant threat to society, resources available to combat this problem are diminishing. Federal programs operated by the Law Enforcement Assistance Administration have been eliminated. Other Federal funds earmarked for consumer service have been lost in block grants. Thirty-five percent of State consumer offices reported reductions in funds. Forty-seven percent indicated they had been level funded.

In an attempt to relate the frequency of specific frauds and their impact on the elderly, respondents were asked to identify the frauds they felt were most harmful to the elderly. The 10 frauds identified, by frequency of response, are:

(1) Quackery and medical related frauds.
(2) Home repair and improvement frauds.
(3) Bunco schemes.
(4) Insurance frauds.
(5) Social frauds.
(6) Housing, land sale, and rental frauds.
(7) Business opportunity frauds.
(8) Nursing home frauds.
(9) Automobile purchase and repair frauds; and
(10) Funeral fraud.

The committee identified a number of effective preventive measures. The single most important of these is the realization by the elderly, and those working with them, that age brings an increased risk of victimization. While this fact reflects the reality of the situation, it is based on a perception of vulnerability that can largely be altered. Seniors, more than any other group, can reduce their susceptibility to consumer frauds.

III. THE SURVEY

A. Methodology

Recipients of the committee's questionnaire included the chiefs of police from the 200 largest American cities, a random sample of 1,000 chiefs of police from small cities and towns across the country, and 128 State consumer affairs offices and district attorney fraud units. These groups were chosen to provide a broad sample that encompassed various levels of government and geographical areas.

The total response rate to the committee's survey was 45 percent. The response rate from the chiefs of police of large cities and the State consumer offices was unusually high—65 and 61 percent respectively. In all, data from the survey includes information from every geographical region in the country, every State, 74 percent of all American cities with populations over 200,000, 50 percent of cities with populations between 85,000 and 200,000, and a sampling of cities with populations under 85,000.

B. Survey Results

An analysis of the survey data supports the following conclusions:

(1) *Consumer frauds are widespread and pervasive.*—Respondents from every source identified consumer and economic fraud as a significant problem. Frauds reported covered nearly every aspect of life.

(2) *Consumer frauds are increasing.*—Respondents reported a 12-percent yearly increase in fraud cases from 1978 to 1980. Consumer offices reported the greatest increase in complaints (72 percent).

(3) *The elderly are more frequently victimized than other population group.*—Over three-quarters of all respondents stated the el-

derly are more frequently the victims of consumer frauds than the younger population. The chiefs of police located in large metropolitan areas were particularly emphatic on this point. Some 83 percent of these reported that the elderly, in their experience, were the most frequent victims of consumer and economic frauds.

(4) *Consumer cons are well organized and effective.*—Respondents reported "schools for scoundrels," instances where "sucker lists" were bought or traded, and a host of other techniques used to identify the easy "mark." Elderly victims were said to be targeted by obituary notices, which list survivors, other newspaper accounts, "scanning" older neighborhoods, and public real estate lists.

(5) *Resources to combat consumer frauds are decreasing as these frauds increase.*—Many Federal programs have been eliminated. State consumer offices reported reductions in funding or level funding, which have curtailed their ability to combat consumer frauds.

C. Techniques of Fraud

The most frequent place of contact between the con man and his victim is the victim's home. The approach can be as simple as knocking on the door, picking up the phone, or dropping a brochure in the mail. Once contact has been made, the con man relies on a variety of techniques to "sell" his mark. Among the more frequent approaches are:

—*Scare techniques:* With this technique the con man seeks to convince his marks of some impending peril. This approach is particularly useful in home repair frauds. The con seeks to persuade his victim the chimney will collapse, the roof will leak, or there is some other immediate problem in need of attention.

—*Rush deals:* Con men seek to confuse. Particularly with seniors, the con man is likely to attempt to force an immediate decision. "I can only make this offer to you today," is a common routine.

—*Pressure for downpayment:* Once a commitment has been obtained, the con will pressure his mark for "something on account." This downpayment ostensibly seals the deal. In reality, its purpose is to assure the con his reward will not be thwarted by reflection. More often than not, the con will take the money and run.

—*Secrecy:* Secrecy serves the dual purpose of inducement and protection. Often the con will attempt to persuade his victim the offer is so good it is not commonly available or, alternately, that the merchandise is "hot." Once a mark has been made, this approach assures the con some additional protection from discovery and prosecution.

—*Claims of credibility:* This technique relies heavily on the presumed expertise and authority. It is often used in combination with other techniques to give the con more credibility.

IV. THE 10 MOST HARMFUL FRAUDS

A. Medical Frauds

Seniors account for a disproportionate share of total U.S. health care costs. In 1978, persons 65 and older represented 11 percent of the U.S. population but, according to the Department of Health and Human Services, accounted for 29 percent of total personal health care expenses. The elderly account for one-fourth of all hospital stays, are twice as likely to visit their physician, and are considerably more likely to use outpatient clinic services. Overall, per capita health expenses are 2½ times greater for persons over 65 than for persons under 65

In addition, and of particular importance to those seeking opportunities for fraud, seniors are much more likely to have developed chronic ailments. Eighty percent of all seniors are said to have at least one chronic condition. Multiple chronic conditions are common. The most frequently reported chronic conditions according to the National Center for Health Services Research, are arthritis, hypertension, hearing impairment, heart conditions, visual impairments, and diabetes.

Not surprisingly, seniors are particularly concerned about their health. This concern creates a large vulnerability to quacks, miracle cures, hospital frauds, aging cures, medical aids, and other medical frauds of all kinds. Because seniors often forego proper medical care in response to the promises of these charlatans, and the genuine danger from contaminated compounds, respondents ranked medical frauds as the single most harmful fraud against the elderly. Over 17 percent of those responding to the committee's survey identified these frauds as a major concern. The following examples illustrate these frauds:

—An elderly Vermont couple was approached by a door-to-door salesman for Twenty-First Century Products. The con told the couple that if they did not purchase the hearing aids he was selling they would either go deaf or require surgery. They paid $1,138 for hearing aids they did not need.

—Kreuger-Ross Laboratories initiated a nationwide campaign through the mail for a formula promising prostate relief. Purchasers received a 90-day supply of tablets which experts described as an irrational concoction of zinc, pumpkin seed, and bee pollen. Over 42,000 people were victimized by this scheme. The company's take exceeds $420,000.

—A California company marketed—at $10 a bottle—an elixir that was guaranteed to "revitalize your sex life." 36,000 people were conned by this scheme. The concoction was nothing more than a vitamin combination available at any drugstore at one-tenth the price.

—The Bettervision Eye Clinic charged approximately 66,000 people $10.95 each for a remedy for glaucoma. The remedy consisted of exercise directions to be taken in place of prescribed medications. Physicians testified the exercises could have resulted in blindness.

—A California promoter promised a cancer cure for $700. Purchasers received a bottle of B–12 vitamins, a bottle of kelp

fluid, and needles to inject the compound into the bloodstream. The products were so badly contaminated, authorities have testifed they could have resulted in death.

Among the most frequent medical frauds are unproven remedies that promise relief not supported by scientific evidence. Common examples are the various hair restorative compounds, "cures" for baldness, "miracle diet programs," aging inhibitors, "wrinkle reducers," sex aids, cure-alls, and pain relievers. Whatever the price, whatever the product, most of these cons sell hope—hope for the relief of pain, restoration of youth, and delay of death.

B. Home Repair and Improvement Frauds

Seventy-one percent of the elderly own their own homes. The majority of these homes were built before 1940. Only 11 percent of the houses where the household was headed by a senior were built since 1970. Twenty-two percent of those headed by younger people were built after this period.

This combination of the number of elderly who own homes and the age of these dwellings is particularly attractive to phony repairmen. In fact, respondents to the committee's survey indicated home repair and improvement frauds were the most frequent frauds committed against the elderly.

Generally, phony home repairmen make a direct approach. They may appear at the victim's house posing as a city official or claim to have been referred by a neighbor down the street. Whatever the excuse, they quickly note some fundamental flaw in the house that must be repaired immediately. They specialize in roofing and siding, insulation, furnace repair, chimney replacements, wet basements, and driveway topping. Typically, they promise quick, efficient service at bargain rates, take a large downpayment, and never return. Some examples of home repair frauds are:

—An elderly Madison, Wis., woman agreed to let three men seal her driveway after they gave her a $12 estimate. When the job was completed, they told her they had guessed wrong. She was told the job would now cost her $800. She was too frightened to refuse.

—A second woman in the same situation, refused the con's offer only to look out her window and see the men working on her driveway. When she objected, they demanded $40 for the partially completed job.

—In Newark, N.J., an electrical contractor deceived an elderly couple into believing their house needed rewiring. A State court found the contractor had "confused, intimidated, and frightened the couple" into paying thousands of dollars for a service they did not need.

C. Bunco Schemes

Bunco is a generic term for swindling schemes or confidence games. There are currently over 800 known bunco schemes. The three most common bunco schemes are:

(1) *The pigeon drop:* In the most common variation of this scheme, an older person is approached by strangers who claim to have found a large bag containing cash. Through a series of decep-

tions, the victim is convinced to put up "good faith" money to share in the find. The victim is asked to put the good faith money in a purse or parcel for safekeeping. In the final deception, the victim is distracted and the parcel containing his money is switched for another. To the sophisticated, this scheme usually seems too incredible to work. But the California Department of Justice estimates over a half million dollars a year is lost to these schemes in that State alone.

(2) *The bank examiner:* In this scheme, the con artist portrays himself as a good samaritan. He generally poses as a bank official and requests the assistance of the victim in checking on an employee suspected of defrauding the bank. Alternately, the con may indicate there is reason to believe the victim's records are inaccurate and should be checked. Once the con has the victim's confidence, he persuades the victim to withdraw large sums of cash from his bank account. In one recent example, a widow in Iowa City, Iowa, was swindled out of her life savings—$5,900—by four cons using this technique.

(3) *The phony official:* In these cons, the swindler poses as a representative of an official agency, such as medicare, Social Security, the local zoning board, or some other agency. Once they have made contact, they persuade the victim he needs insurance to cover medical costs not covered by medicare, must repair his home, or replace appliances.

The following examples further demonstrate bunco schemes:

—An 88-year-old Texas woman was swindled out of her life savings—nearly $10,000—by cons who played the bank examiner game.

—In Euclid, Ohio, two con artists posing as bank officials examining a check fraud case swindled an elderly woman out of $100,000 in jewelry. They persuaded her to give them her jewels for "safekeeping" until the check fraud matter was resolved.

—A 77-year-old woman in Kentucky was swindled in January 1981, out of $1,200 by a variation of the pigeon drop game.

D. Insurance Frauds

The National Center for Health Services Research estimated in 1981 that 83.9 percent of the civilian, noninstitutionalized population had full-time, year-round insurance coverage. Those 65 and over—in part because of medicare—showed year-round coverage rates of 97.8 percent. By contrast, young adults showed year-round coverage rates of 70 percent.

These figures reflect senior concerns for the probability and effect of illness which makes them particularly susceptible to insurance frauds. The most flagrant of these abuses involve so-called medigap insurance and cancer insurances.

Medigap policies are said to be designed to cover the gaps in medicare's coverage. Around 20 million of these policies have been sold to seniors at a cost of about $4 billion. In one instance, an elderly woman in Minneapolis was persuaded to pay $1,646 for medigap policies from five different companies. Despite her additional expense, she did not receive any additional coverage.

Cancer insurance is among the hottest insurance sales items. There are currently over 20 million insurance policies in effect. So many questions have been raised with respect to these policies that one State—Massachusetts—has banned their sale in the State.

The following techniques are often used by unscrupulous insurance agents:

Stacking: This term refers to the practice of persuading the victim to buy more policies than are needed.

Rolling-over: This technique refers to the practice of attempting to persuade the victim to replace his existing policy with a "better" or "more comprehensive" one.

Misrepresentation: This is a deliberate deception as to the policy's coverage.

Cleansheeting: Here, the agent simply forges the victim's signature on a new policy.

Switching: In this fraud, the salesman switches policies so that the coverage obtained and the premium is different than the victim believed.

The following examples illustrate these frauds:

—A 76-year-old woman in Illinois was sold 71 insurance policies totaling premiums of more than $15,000. These policies were for hospitalization, nursing home cost, cancer, and burial expenses. One agent sold the widow 21 different policies. Thirteen of these policies were for life insurance.

—An 85-year-old woman was sold hospital insurance by a door-to-door salesman. She was told the cost was $893.25, but the receipt she was given was for only $270.75. After a relative intervened, the woman stopped payment on her check.

E. Social Frauds

Social frauds draw on a victim's charity, compassion, loneliness, and vanity. Charity frauds take advantage of the best instincts of people. The most frequent charity frauds involve bogus charities or religious groups, misrepresentation of association with a charity or religious group, and misrepresentation of the benefits or uses of contributions. Companionship clubs or "lonely hearts" clubs prey on the loneliness of its victims. Fears of growing old, becoming isolated and alone, are exploited with phony computer dating services, dancing lessons, or "dues" for social clubs. Two recent examples of social frauds are detailed below:

—In 1981, the Postal Service filed complaints against the Senior Citizens Entertainment Service of Monroe County and the Vietnam War Veterans of Rochester, New York. In both cases, con men were hired to place random calls to solicit funds for the two bogus charities. The Senior Citizens Entertainment Service was portrayed as an established organization dedicated to assist seniors in nursing homes in the county. The Vietnam veterans organization was said to be in existence to provide comfort to hospitalized veterans. Though the scheme collected thousands of dollars before the intervention of Postal authorities, not one dollar was ever received by any senior citizen group or veterans organization from the "charitable organization."

—Four people were indicated in Washington, D.C., for a charity scheme. The four con men were said to have netted over $30,000 ostensibly to aid families of policemen or firemen disabled or killed in the line of duty.

F. Housing and Land Frauds

Land sales frauds are said to cost U.S. citizens over $10 million a year. Advertisements are designed to persuade the unwary to buy property they have never seen. All too frequently, the idyllic property in the brochure turns out to be swampland, or desert property far from the nearest town.

Similar misrepresentations are made with regard to vacation homes, time-sharing properties, and retirement homes. Often the buyer finds the romantic hideaway he purchased is without utility connections, or that the time-sharing resort sold more time than was available.

The case of L. T. P. Properties, Inc., is typical of these frauds. In this case, 507 individuals—almost exclusively elderly—lost $625 million supposedly to purchase land in a golfclub community near De Bary, Fla. Among the victims were Lorraine Huber, a quadriplegic, and an 82-year-old mother. These two individuals lost $21,000 to the scheme.

Other illustrative cases include:

—An elderly Massachusetts man lost a $3,400 downpayment in a housing swindle that involved a promise to build a house on property the swindler did not own. The perpetrator of the fraud cleared more than $100,000 from the swindle.

—Hundreds of investors from across the country lost at least $132,000 in "downpayments" on land known as the Tierra Del Oro Estates. The land was portrayed as valuable, oil-producing property with a high agricultural potential. In fact, the land was nothing more than an abandoned farm 72 miles from Lubbock, Tex. There was no oil-producing potential.

—An elderly Kentucky woman was treated to the double whammy. She was conned into paying $3,185 for improvements that were never made to her house. Shortly thereafter, a second con appeared at her door saying he was a representative of the "Dayton Bond Co." He told her the material that was to be used on her house had not been paid for and that, accordingly a lien had been placed on her house for that material in the amount of $1,260. After threatening legal action, he collected the "lien" and left.

—One con, David Mangiapane, of Buffalo, N.Y., acquired more than $200,000 by home repair frauds in 1981. Mangiapane convinced his victims their homes would "burn to the ground" unless faulty electrical or plumbing systems were repaired.

—In Logansport, Ind., two men visited an elderly woman and asked to trim a tree in her front yard. She agreed but asked the con men to wait while she ran an errand. On her return, she found the tree had been trimmed. The con men informed her they had made 200 cuts and their fee was $2.50 per cut. A local tree company subsequently informed the woman they would have performed the service for one-fourth the cost.

—A 76-year-old woman was fooled by a man who told her he was an employee of the gas company and wanted to check some pipes in her cellar. Once in the cellar he discovered some "severely damaged pipes" requiring repair. He requested $120 for this service. The victim gave the man $80—all she had in the house—as partial payment. The man left and never returned.

G. Business Opportunity and Investment Frauds

Twenty-five percent of the elderly have income levels at or near the poverty line. For these people, retirees and others living on fixed incomes, business and investment frauds present a powerful attraction. For a relatively modest investment or through some irresistible business opportunity, the victim is offered the promise of great rewards. In one case, a Cleveland promoter sold jewelry franchises to 540 investors who responded to newspaper ads. The con collected $3.5 million with this scheme. All that the victims received for their investment was $100 worth of costume jewelry.

The other major variation—and one particularly targeted at the elderly—involves work-at-home schemes of all kinds. Some of the more common work-at-home schemes include worm farms, envelope addressing, envelope stuffing, and sew-at-home schemes. One sew-at-home scheme drew 200,000 applicants who were allowed, for a small registration fee, to take a sewing test to see if they qualified for employment. Not surprisingly, no one qualified. No refunds were ordered.

Other examples of these cons include:

—Two El Paso, Tex., residents took out a mortgage on their home to buy a plant-growing franchise. They paid $6,500 for a greenhouse, plants, and supplies on the promise that the firm would buy back the plants they grew. The greenhouse leaked and the franchiser went out of business before it could be asked to buy a single plant. The couple is still paying for their investment with mortgage payments of $153 a month.

—A California resident answered an ad from a Texas firm which sold investors earthworms to grow at home. The victim invested $11,130 and received $231 before the company dissolved.

—A retired Philadelphia firefighter was conned out of $35,000 by the International Coin Museum. The gold bullion he was promised was never delivered.

—Twenty seniors were conned out of half a million dollars in a stock swindle.

—The Royal American Chinchilla Co. advertised high profits in the breeding and sale of chinchilla herds. Chinchillas were said to be easy to raise, free from odor, and disease resistant. Investors found that not only were the chinchillas odiferous, and difficult to raise, the animals furnished were of such poor quality, profitable ranching was virtually impossible.

H. Nursing Home Frauds

About 1.2 million seniors live in the Nation's 25,000 nursing homes. They constitute about 90 percent of all nursing home residents. Further, the probability of being institutionalized increases with age from 1 out of 100 in the age group 65 to 74 to 1 out of 5 of

those over 85 years old. Abuses in nursing homes have been well publicized during the last decade, largely due to the efforts of the committee. Most of the concern that has been generated has focused on the quality of care issues and indications of medicare and medicaid fraud. Because the Government, as the purchaser of services, is so evidently defrauded by these activities, we have often lost sight of the fact that the seniors are often also defrauded. They may be conned into paying an "admission fee" to purchase a place in a medicaid facility, overcharged for specific services, defrauded out of personal maintenance funds, and forced to pay for specific services and supplies that should be included in the home's per diem rate.

One of the more recent variations on this theme in the development of "lifecare" facilities. In these instances, seniors are persuaded to sign over all of their assets with the promise that they will be taken care of until they die. Often, the facility changes ownership or goes out of business, leaving the seniors stranded and exposed.

Another recent example of nursing home fraud is provided by the Iowa nursing home resident who was taken on a shopping spree by two female employees. While he was there, a clerk observed one of the employees take a credit card from the elderly man's pocket, make a purchase, and return it. The nursing home resident had no recollection of the event.

I. Automobile Frauds

Most consumers have had some experience with unreliable automobile salesmen and repairmen. Though these experiences can be aggravating, for the most part they stop short of outright fraud. Automobile frauds consist of fraudulently increasing the profit margin, misrepresenting the car performance or history, or switching vehicles, substituting a similar car with fewer options or performance problems for the one purchased. Among the common automobile cons are:

—*Packing:* Raising the price of the new car to offer a "big trade-in" on the consumer's used car.

—*Highballing:* Quoting the buyer a low price until the deal is signed.

—*Macing:* Giving an individual a downpayment or a note for a car and then skipping town with the car and the balance.

—VAPO-JETS, Inc., advertised the sale of a gas-saving device that would increase gas mileage by 40 percent. The Environmental Protection Agency found it had a negligible impact on gas mileage.

—In Somerset County, N.J., three transmission service companies were indicted for deception and unnecessary repair work. The local consumer affairs office had received so many complaints concerning the firms that authorities mounted an undercover operation dubbed "transcam." Investigators found the firms were charging customers $400 to $600 for unnecessary work.

—In Virginia Beach, Va., the operator of a local gas station was arrested for charging two motorists for replacing their car engines even though the engines did not need to be replaced.

J. Funeral Frauds

Funeral frauds feed on the vulnerability of families at the time of a family member's death. They encourage a natural desire to take the best possible care of the departed. Common abuses include:

Implying there is a legal requirement that the deceased be embalmed before burial: In most States, there is no such requirement unless the deceased is to be transported by common carrier.

Unauthorized removal of remains: Some funeral directors have arrangements with hospitals and nursing homes calling for the delivery of anyone who dies in the facility. In one recent case, when a relative objected, she was allowed to recover the body, but only after paying for "services rendered."

Refusal to release: Basically, this con involves holding the deceased hostage until family members make the required payments. In Florida last year, a woman made arrangements over the telephone for her father's funeral. The funeral director agreed to handle the funeral for $495. When the daughter arrived at the funeral home, however, she found the price had doubled. When she objected, she was not permitted to remove the body until she obtained a court order.

Cash advances: Many of the services associated with funerals, such as flowers and obituary notices, are provided by third parties. These services are customarily covered by a cash advance. The abuse enters when the funeral director inflates or misrepresents the actual cost of these services.

Some of the specific abuses identified by the committee include customers being:

—Told the State law required the purchase of a cemetery plot even though the deceased was to be cremated.
—Charged $1,600 for unspecified services.
—Charged for embalming even though the deceased was to be cremated.
—Charged a markup in excess of 1,000 percent for burial vaults; and
—Quoted prices as high as $550 for the pickup and preparation of the death certificate.

V. OTHER COMMON FRAUDS AGAINST THE ELDERLY

A number of other frauds with a significant impact on the elderly were identified by the committee's survey. What follows is a summary of the most frequently reported of these frauds:

Abuse of trust schemes involve the exploitation of a position of authority and/or trust such as misuse of funds by bankers, trustees, relatives, or attorneys, who may control an older person's funds. Public or private officials, such as nursing home operators, may also misuse the funds of dependent elderly clients or patients.

Advance fee schemes demand "downpayments" in return for a promised service which the con artist has no intention of repaying. The phony fee is often called a "returnable deposit."

Appliance and TV repair schemes involve tricks, such as overcharging for services performed, charging for services and parts not used, performing services or repairs not wanted or needed, and fail-

ing to perform services or repairs until the warranty period expires.

Bait and switch advertising occurs when a customer is "baited" into a store with a "special offer" that appears to be a bargain and then talked into purchasing a product which offers a higher profit. Frequently "bait and switch" salesmen will claim that he has "sold out" of the advertised "special offer."

Buyers clubs schemes guarantee that the club "members" will be able to purchase merchandise and services at reduced rates. When victims try to cash in their coupons they find that the prices are not significantly lower or that the storeowner, restaurant, or service-provider never approved their participation in the clubs and consequently will not honor them.

Chain letters and referral frauds induce victims into parting with money or property on the promise they will make money through bringing others into the chain. First-tier victims usually believe that those whom they involve in the scheme (second-tier victims) will make money—but since second-tier victims can only make money by involving third-tier victims, and so on, the scheme must eventually collapse. Generally, only the fraud operators who manage the scheme make money on it.

Deceptive entry schemes combine con artist techniques with traditional methods of robbery using a phony approach to the victim to find out where he keeps his cash and then returning later when he's not home. One common scam involves con artists posing as Social Security doctors to check an ailment such as arthritis and pickpocketing the victim while "checking" him.

Discounter scams employ claims that during a project such as furnace repair or rewiring, quantities of material were charged in the homeowner's name but never paid for, and that "the supply house" now holds a lien on the property. The con artist says he represents a bonding company, and can get the lien released if the homeowner will put up the money to pay for the material charged in his name.

False claims are fraudulent written claims for services or goods that were not provided as claimed. While the immediate victim of such a fraud is usually the Government program, the cumulative effect of such abuses may be to withdraw public support for needed programs. Thus, the elderly become victims of decreasing services.

False, misleading advertising involves the use of untrue or deceptive promotional techniques. The following kinds of practices are prominent in this area: Advertising as a "sale" item a product that is really at the regular or a higher price, falsely claiming an attribute which a good or service does not, in fact, possess (e.g., advertising a coat as 100-percent wool when it is, in fact, made of a synthetic blend), misstatement of the true cost of a good or service through techniques such as using confusing payment provisions that the consumer will not understand.

Fortune telling scams are the favorite of gypsy con artists who may go under the title of fortune teller, reader, adviser, or seer, medium, healer, or spiritualist, palm reader, card reader, or psychic. The classic, costly scam is to tell the victims who have come to her to read their future or for advice that there are "evil spirits"

on their money causing bad fortune. The fortune teller then "blesses" the victim's money which is never seen again.

Lawsuit frauds, commonly called "sewer service" frauds, occur when merchandising, home repair, or other frauds rely on the use of lawsuits for collecting payments from their victims. The usual tactic is not to inform the customer that a lawsuit has been filed. This is accomplished by such techniques as dropping the official summons or subpena "down the sewer" instead of delivering it to the customer. The effect of this "sewer service" is to deny the customer any opportunity to contest the lawsuit. The elderly may be especially vulnerable to this type of action, since the charge that an elderly person really did receive a summons (but forgot it) may be believed by court personnel.

Missing heirs scheme involve the false notification of victims that they may be related to a wealthy person who is recently deceased. For a fee, the con artist claims that he will perform a "geneology search" which is never performed or performed in a cursory manner.

Patents and inventions frauds induce victims to submit costly fees under the belief that his "invention" is "important" and should be "patented" to avoid competition. Unscrupulous patent research and assistance firms usually find their customers through advertising in newspapers.

Referral selling scams occur when a fast talking door-to-door salesman promises the victim that his merchandise will be paid for if he gives the solicitor the names of friends. For instance the following is a description, taken from a Montana publication, "Be An Open Eyed Consumer," of why this scheme is not to the victim's advantage:

> The salesman tells you that every time he sells one of your friends his product, you will receive a rebate of a certain amount of money, say $30. If your purchase price is $150, he will be quick to explain that your bill will be paid if only five of your friends buy the product. However, chances are that you will pay the full purchase price. Assume that the salesman calls on you first and contacts the five persons by the end of the first week—you and five other persons. If each of your five friends gives him five names and he contacts them, at the end of the second week he has contacted 31 more people. By the end of the ninth week, the salesman has talked to 500,000 more people then live in Montana. At the end of the 12th week, he has contacted 100 million more people then the population of the United States, and at the end of the 14th week, he has contacted over double the population of the world. Obviously, even if you were the very first person this salesman visited, the plan would never make you a lot of money. In all likelihood, the salesman is well past the sixth or seventh week by the time he talks to you.

Vacation package schemes attract elderly customers on fixed incomes who hope to travel at reduced rates. Unfortunately, frequently the reason why travel packages can offer reduced rates is

that "complementary" meals are in not-so-nice restaurants and the hotels are run down and in out-of-the-way places.

Vanity publishing schemes and song sharks involve getting money from individuals on the promise of promoting their creative "talents" (real or imaginary), or assisting them in the development of such a "talent." The scheme operator will imply a promise of national advertising, book reviews, distribution, special marketing services—but not so concretely that he will be held to it. Victims are left with a few copies of a printed and scored song arrangement, or a number of copies of books which established book review publications will not look at because of their publishing source.

VI. COMBATING FRAUD

Consumer protection laws date back to ordinances established by ancient cultures to protect consumers in the marketplace. These included proscriptions against short-weighted or adulterated goods, medieval concepts of a "just price," and laws against usury and the manipulation of markets. But the end of the 19th century, however, the principle of "caveat emptor" (let the buyer beware) had firmly replaced earlier judicial notions of fairness between contracting parties. It has largely become the purchaser's responsibility to protect his or her own interests by insuring that what he or she purchased was of sufficient quality to meet personal desires and needs.

Since the early 1900's, however, laws directed at consumer protection and related issues began to evolve on Federal, State, and local levels; their primary aim was the curtailment of deceptive, fraudulent, or unfair acts or practices in the marketplace. The recent trend in reformation of consumer protection laws has been toward uniformity on the national level.

Today, every State and the District of Columbia has some form of consumer protection statute. In general, States prohibit several categories of practices aimed at consumers including false or deceptive acts, unfair acts, unconscionable acts, and practices lacking in good faith. Nearly every State has enacted Unfair and Deceptive Practices Acts (UDAP) proscribing misleading, deceptive, false, or fraudulent acts or practices. In addition, some States have enacted consumer protection laws aimed at specific types of transactions.

Enforcement strategies frequently employed include both State criminal and civil sanctions, and private remedies. State-imposed requirements such as disclosures, licensing, and bonding help prevent fraud. State-created rights facilitate a private citizen's action against fraud. In these actions most States allow the recovery of actual damages. At least 17 States' statutes provide for double or treble actual damages in such suits.

Other laws enacted by some States to protect consumers include:

(1) Retail Installment Sales Acts (RISA) which emphasize disclosure requirements and define the rights of a consumer in default and the creditor's ability to repossess or accelerate payments.

(2) Home Repair Financing Acts (HRFA) which may require the licensing of home repair contractors, financing agencies, or home repair salespersons.

(3) Home Solicitation Sales Acts (HSSA) which are enacted to permit the buyer time to consider a contract executed at a place other than the dealer's place of business and provide the buyer with the right to cancel a contract without incurring a penalty.

(4) Statutes which govern insurance prices, insurance company solvency, policy cancellation processes, and types of coverage available to consumers.

(5) State usury laws which regulate interest rate ceilings.

Federal consumer fraud enforcement is chaotic. Responsibility is divided between some 27 agencies that have a specific responsibility for preventing particular forms of consumer frauds. In main, the Federal Trade Commission has primary responsibility. But other agencies have exclusive jurisdiction over specific industries, or share jurisdiction with the FTC.

The deficiencies of the Federal system are readily apparent. There is a clear risk that some matters will inevitably fall between the cracks or that the regulating agency may be ill-prepared or reluctant to perform its enforcement responsibility. Of greatest concern, however, is the confusion created by the lack of a clear, cohesive approach to controlling consumer frauds.

The single most important element in the campaign against fraud does not require legislation or a budget appropriation. It is the growing awareness of seniors that they are being victimized and that *they* can prevent it.

The committee identified the following 10 steps that elderly consumers can take to avoid being conned.

(1) *Check with officials* (the police, consumer offices, the Better Business Bureau, and other agencies) before entering into any major transaction or whenever in doubt.

(2) *Learn about fraud* and how to avoid it.

(3) *Shop around* before purchasing services or products. Get references, compare prices, and check performance.

(4) *Understand* completely any contracts, estimates, or other papers before they are signed. Do *not* sign anything you don't understand. If necessary, check with a lawyer.

(5) *Whenever possible, deal with local, well-established firms.*

(6) *Never* do business with anyone who appears at your door without a specific request.

(7) *Identify* any unknown serviceman or sales representative before allowing them entry. Ask for an ID and have it verified if necessary.

(8) *Never* conduct business over the phone unless you initiate the contact.

(9) *Never* pay for services until they have been performed to your complete satisfaction.

(10) *Be very wary* of any offer which promises great wealth with minimal effort.

If a senior should be victimized, the most important thing they can do is *complain.* Sixty-seven percent of our survey respondents indicated seniors complain less than others. The five most important things a senior can do when they have been defrauded are:

(1) Notify responsible agencies (the police, consumer offices, and the Better Business Bureau) immediately.

(2) Do not be embarrassed. Allow the story to be told so the scheme can be identified, the culprits apprehended and victimization of others avoided.

(3) If you paid by check, stop payment immediately.

(4) Cooperate with law enforcement agencies completely so the criminal can be prosecuted.

(5) Save any evidence—such as receipts, canceled checks, contracts, or the product itself—until it can be turned over to the responsible enforcement agency.

Sources of Help

If you are not satisfied with the company's response or never receive a response, you may now wish to contact other sources for help.

State, County, and City Consumer Offices

What They Are and What They Do:

If you are not satisfied with a company's response to your complaint (or if a response is never received), a local consumer office, if there is one in your area, is a good place to go with your inquiry or complaint. Local consumer offices can be particularly helpful since they can be contacted easily by phone or sometimes in person, and are familiar with local businesses and laws. Be sure to have copies of your sales slips, other sales documents, and all correspondence with the retailer and manufacturer when you contact your local agency.

If there is no local consumer office in your area, contact a state consumer office. State consumer offices are set up differently from state to state. Some states have a separate Department of Consumer Affairs while others have a consumer affairs office as a part of the Governor's office or Attorney General's office, or both. These offices will either help you directly or refer you to the proper agency for assistance.

If you have a consumer problem with a business transaction occurring in a state other than where you reside, you should contact the state where you conducted your business, if possible.
Many state and local consumer offices have a large selection of information and educational materials available. In addition, many states, counties and cities have a wide variety of other helpful community services, including social, family, youth, handicapped, day care, mental health, elderly, general health, recreation, family planning, alcoholism, nutrition, income maintenance, child support, food stamps and libraries. A listing of state and local consumer and other government offices begins on page 37 of this Handbook.

Better Business Bureaus

What They Are:

Better Business Bureaus (BBBs) are non-profit organizations sponsored by private businesses. There are some 150 BBBs in the U.S. today, sponsored by local and national businesses. See page 69 for a list of these BBBs. BBBs vary from place to place, and offer a variety of services. These include: general information on products or services, reliability reports, background information on local businesses and organizations, and records of companies' complaint handling performances. Depending on the policy of the individual BBB, it may or may not tell you the nature of the complaint registered against a business, but all will tell you if a complaint has been registered. Many of the BBBs accept written complaints, and will contact a firm on your behalf. The BBB does not judge or rate individual products or brands, handle complaints concerning the prices of goods or services or give legal advice.
Approximately 120 of the 151 BBBs offer binding arbitration to those who ask for it. The Council of Better Business Bureaus, the national headquarters of the organization, also offers consumer education programs and reports on charitable organizations. The national Council is located at 1515 Wilson Blvd., Arlington, Virginia 22201.

Federal Assistance

Many Federal agencies have enforcement responsibilities for specific consumer products and services. Agencies with this kind of authority are listed in Section II beginning on page 9.

There are many Federal agencies but not every agency can handle individual complaints. Some will only offer help if a number of persons have the same problem. Many communities now have federal information operators who can tell you whom to call. See page 31 of this book, or your local telephone directory White Pages under United States Government.

Many Federal agencies suggest that for more efficient service you should contact their regional offices. Listings of Federal regional offices begin on page 21.

Media Programs

What They Are and What They Do:

More than 100 local newspapers in 48 states, plus Washington, D.C., and 50 radio-TV stations in 28 states, offer "Action" or "Hot Line" services where consumers with problems can get help.

These news media often get successful results for consumers because of their power and influence in communities, and because the possibility of publicity may encourage a merchant or business to take swifter action to resolve consumer problems. Some Action Lines, however, may not be able to handle every complaint received. They sometimes select the most severe problems, or those most representative of a number of complaints.

When your own personal efforts fail to produce the desired results, keep these "Action" resources in mind.

How To Reach Them:

To find these services, check with your local newspapers, radio and TV stations, or local library. A listing of "Call for Action" services may be obtained by contacting the Call for Action National Center, 575 Lexington Avenue, New York, New York 10022; telephone (212) 355-5965. Also, these services are listed in *Help: The Useful Almanac* (published by Consumer News, Inc.). This publication may be found in most libraries.

Industry Consumer Programs

Several industry associations can help you with consumer problems relating to their industry. These associations are formed by individual businesses which join together to assist with business problems and promote their industry. They usually offer consumer information and some handle complaints. Trade associations have been established in just about every field of business and consumer interest and number around 40,000 nationwide.

How To Reach Them:

Industry associations which handle complaints are listed under their topic headings in Section II of this Handbook. Many other trade associations have varying consumer functions. They can be located at your library in a directory entitled *National Trade—Professional Associations of the U.S. and Canada and Labor Unions* or other help directories.

Consumer Action Panels for Automobiles, Furniture, Major Appliances, and Funeral Directors

What They Are:

Consumer Action Panels (CAPs) are special offices established by certain industries to help resolve problems between consumers and industry members. If you have problems with a car, furniture, appliance, or a funeral director, you can turn to a CAP for help. But remember, contacting a CAP is not the first step in solving a consumer complaint. A CAP should be contacted only if you have been unsuccessful in getting your complaint settled by the retailer, dealer, or manufacturer.

What They Do:

After receiving your complaint, a CAP employee will ask the manufacturer to reinvestigate the problem and notify the CAP of actions taken. If the complaint is not resolved at this level, your case will be referred to the action panel, which includes consumers and business representatives. After hearing the facts of your case, the panel will recommend the action a manufacturer or retailer should take.

For more information on dispute resolution services write to the U.S. Office of Consumer Affairs, Washington, D.C. 20201.

AutoCAPs:

Automobile dealer associations have established 32 AutoCAPs across the United States. There are also some 20 auto dealer associations which handle car complaints although they do not have CAPs or formal or regular panels of decision-makers.

To find out if there is an AutoCAP in your area, contact the National Automobile Dealers Association (NADA), 8400 West Park Drive, McLean, Virginia 22102; phone (703) 821-7144. Or contact your local Chamber of Commerce or Better Business Bureau for the name of the local or

state automobile dealers association which sponsors AutoCAPs. Decisions of an AutoCAP are binding on the dealer, but not on the consumer.

Furniture CAP:

If you have a furniture complaint, contact the Furniture Industry Consumer Advisory Panel's (FICAP) Director of Consumer Affairs, Box 951, High Point, North Carolina 27261; phone (919) 885-5065. Decisions made by FICAP are not binding on either party.

Major Appliance CAP:

Complaints involving major appliances should be sent to the Chairman of the Major Appliance Consumer Action Panel (MACAP), 20 N. Wacker Drive, Chicago, Illinois 60606; phone (312) 984-5858. Decisions of MACAP are binding on the manufacturer, but not on the consumer.

Funeral CAP:

If you have a complaint about a funeral director contact ThanaCAP, 135 West Wells Street, Milwaukee, Wisconsin 53202; phone (414) 276-2500. Decisions made by ThanaCAP are binding on both the funeral director and the consumer.

Occupational and Professional Licensing Boards

What They Are:

If you have a problem with professional or occupational services, you may be able to get help from a state licensing or regulatory board. There are an estimated 1,500 state boards which license or register more than 550 professions and occupations, including doctors, nurses, accountants, pharmacists, funeral directors, plumbers, electricians, auto repair facilities, employment agencies, collection agencies, and electronic repair facilities.

What They Do:

State boards set licensing standards; set rules and regulations; prepare and give examinations; issue, deny or revoke licenses; bring disciplinary actions; and handle consumer complaints.

If you contact a state board for help, it will usually bring your complaint to the attention of its licensee and it will seek a satisfactory resolution to your problem. If necessary, the board will conduct an investigation and take disciplinary action against the licensee in the form of probation, license suspension or revocation.

Many boards will also have consumer education materials to help you in selecting a professional or tradesperson in their field.

How To Reach Them:

You can find out about a state licensing board by contacting your local consumer office. Some boards might also have regional offices in your area. Check your local phone book under state government offices or under professional listings. You can also ask professionals or tradespersons about the board responsible for their licensing or registration—in fact, you should ask to see a license or registration before you decide to use their services.

Consumer Credit Counseling Services

What They Are:

Counseling services provide aid to individuals having difficulty budgeting their money and/or meeting necessary monthly expenses. Many organizations, including credit unions, family service centers and religious organizations offer some type of credit counseling.

Another source of help is the Consumer Credit Counseling Services (CCCS), sponsored by the National Foundation for Consumer Credit and financially supported by banks, credit card companies, finance companies and other credit offering organizations.

What They Do:

The CCCS counseling program provides money management techniques, debt payment plans, and educational programs. In working out a debt repayment program individually tailored to a consumer's agreed upon ability to pay, a counselor takes into consideration the needs of the family and the requirements and needs of the creditor.

Consumer Credit Counseling programs are nonprofit and provide service either free or for a nominal charge.

How To Reach Them:

To find out if your area is covered by a CCCS, check with the National Foundation for Consumer Credit or look in your local telephone directory. National Foundation for Consumer Credit, 8701 Georgia Avenue, Suite 601, Silver Spring, Maryland 20910.

Private and Voluntary Consumer Groups

Private and voluntary consumer organizations are usually created to advocate various or specific consumer interests. In some communities they will help individual consumers with their complaints. To find out if such a group is in your community, contact your state or local consumer affairs office.

Legal Resources

What They Are:

If you have a complaint that you have not been able to resolve, consider going to small claims court. Court procedures generally are simple, inexpensive, quick and informal. Court fees range from about $2 to $15, and you often get your filing fee back if you win your case. Generally, you won't need a lawyer. In fact, in some states, lawyers are not permitted. If you do live in a state that allows lawyers and the party you are suing brings one, don't be intimidated. The court is informal and most judges make allowances for consumers who appear without lawyers.

But remember, even though the court is informal, the ruling of the court must be followed, just like any other court.

What They Do:

These courts, as the name suggests, are for small claims. The maximum amounts that can be claimed or awarded differ from court to court, from a low of $300 to a high of $5,000, with an average maximum of around $750.

If the party bringing the suit wins the case, the party who lost often will follow the court's decision without additional legal action. Sometimes, however, losing parties will not obey the decision. In these cases, the winning party may go back to court and ask for the order to be "enforced." Depending on local laws, the court may, for example, order property to be taken by law enforcement officials and sold. The winning party will get the money from the sale up to the amount they are owed. Or, if the person who owes the money receives a salary, the court may order the employer to "garnishee" or deduct some money from each paycheck and give it to the winner of the law suit.

How To Reach Them:

Check your local phone book under your municipal, county or state government headings for small claims court listings. When you contact the court, ask the court clerk how to use the small claims court. Sit in on a small claims court session before taking a case to court to become familiar with its operation.

Legal Aid and Legal Services

What They Are:

Legal Aid and Legal Services offices help people who cannot afford to hire private lawyers, and who meet financial eligibility requirements. There are more than 1,000 of these offices around the country, staffed by lawyers, paralegals (people who have taken courses in legal assistance) and law students. All offer free legal services to those who qualify.

In some cities, both Legal Aid and Legal Services offices are Federally funded. Legal Aid offices may also be financed by state, local, or private funding, or by local bar associations. The Legal Services Corporation in Washington, D.C., is funded by the Federal government, and it, in turn, awards grants to local Legal Services programs around the country. Also, many law schools throughout the nation conduct law clinics, where students assist other lawyers as part of their training.

What They Do:

These offices offer legal assistance with problems such as landlord-tenant; credit; utilities; and family issues, such as divorce and adoption. They also work on cases involving social security, welfare, unemployment, and workers' compensation.

Private Lawyers

How To Reach Them:

If you need help in finding a lawyer, check with the Lawyer Referral Service of the American Bar Association. The Service is listed in local phone books, or you can contact the American Bar Association, 1155 E. 60th Street, Chicago, Illinois 60637.

Since lawyers may now advertise, you may wish to comparison shop though directories or newspapers. If you have a complaint or need further information, contact your local or state bar association listed in your telephone directory.

Sample "Complaint" Letter

Need the President's Name and Address of the Firm?

• First check to see if the company has a local office. If it does, call and ask for the name and address of its national president. If there is no local listing, *Standard & Poor's Register of Corporations, Directors and Executives* is a good reference source which lists over 37,000 American business firms. The book can be found in most libraries.

Have the Name of Product But Need to Know the Manufacturer?

• The *Thomas Registry* lists thousands of products and their manufacturers. This book can also be found in many public libraries.

Your Address
Your City, State, Zip Code
Date

Appropriate Person
Company Name
Street Address
City, State, Zip Code

Dear (Appropriate Name):

State Your Purchase → Last week I purchased (or had repaired) a (name of product with serial or model number or service performed). I made this purchase at (location, date and other important details of the transaction).

Name Product and Serial or Model Number or Service

Include Date and Location of Purchase: Other Details

State Problem → Unfortunately, your product (or service) has not performed satisfactorily (or the service was inadequate) because _____.

Give History of the Problem → Therefore, to solve the problem, I would appreciate your (here state the specific action you want).

Ask for Satisfaction

Enclose Copies of All Documents → Enclosed are copies (copies—**NOT** originals) of my records (receipts, guarantees, warranties, cancelled checks, contracts, model and serial numbers, and any other documents).

Ask for Action Within Reasonable Time → I am looking forward to your reply and resolution of my problem, and will wait three weeks before seeking third-party assistance. Contact me at the above address or by phone at (home and office numbers here).

Include Your Address, Work and Home Phone Numbers

Sincerely,

Your Name

Keep Copies of Your Letter and All Related Documents and Information

Your Letter

• Include your name, address and home and work phone numbers.

• Type your letter, if possible. If it is handwritten, make sure it is neat and legible.

• Make it brief and to the point. Include all pertinent facts (i.e., date of transaction, item involved, store) and what you believe would be a fair and just settlement of the problem. Attach documentation to support your case; be sure to send **COPIES,** not originals.

• Remember, the person reading your letter is not personally responsible for your problem, but may be responsible for resolving it. Therefore, avoid writing a sarcastic, threatening, or angry letter; it may lessen your chances of getting the complaint resolved.

• Keep a copy of the letter for your records.

BEST AVAILABLE COPY

Federal Information Centers

ALABAMA
- Birmingham (205) 322-8591
- Mobile (205) 438-1421

ALASKA
- Anchorage (907) 271-3650

ARIZONA
- Phoenix (602) 261-3313
- Tucson (602) 622-1511

ARKANSAS
- Little Rock (501) 378-6177

CALIFORNIA
- Los Angeles (213) 688-3800
- Sacramento (916) 440-3344
- San Diego (714) 293-6030
- San Francisco (415) 556-6600
- San Jose (408) 275-7422
- Santa Ana (714) 836-2386

COLORADO
- Colorado Springs (303) 471-9491
- Denver (303) 234-7181
- Pueblo (303) 544-9523

CONNECTICUT
- Hartford (203) 527-2617
- New Haven (203) 624-4720

FLORIDA
- St. Petersburg (813) 893-3495
- Tampa (813) 229-7911
- Other locations **(800) 282-8556**

GEORGIA
- Atlanta (404) 221-6891

HAWAII
- Honolulu (808) 546-8620

ILLINOIS
- Chicago (312) 353-4242

INDIANA
- Gary/Hammond (219) 883-4110
- Indianapolis (317) 269-7373

IOWA
- Des Moines (515) 284-4448
- Other locations **(800) 532-1556**

KANSAS
- Topeka (913) 295-2866
- Other locations **(800) 432-2934**

KENTUCKY
- Louisville (502) 582-6261

LOUISIANA
- New Orleans (504) 589-6696

MARYLAND
- Baltimore (301) 962-4980

MASSACHUSETTS
- Boston (617) 223-7121

MICHIGAN
- Detroit (313) 226-7016
- Grand Rapids (616) 451-2628

MINNESOTA
- Minneapolis (612) 349-5333

MISSOURI
- Kansas City (816) 374-2466
- St. Louis (314) 425-4106
- Other locations within area code 314 **(800) 392-7711**
- Other locations within area codes 816 and 417 **(800) 892-5808**

NEBRASKA
- Omaha (402) 221-3353
- Other locations **(800) 642-8383**

NEW JERSEY
- Newark (201) 645-3600
- Paterson/Passaic (201) 523-0717
- Trenton (609) 396-4400

NEW MEXICO
- Albuquerque (505) 766-3091
- Santa Fe (505) 983-7743

NEW YORK
- Albany (518) 463-4421
- Buffalo (716) 846-4010
- New York (212) 264-4464
- Rochester (716) 546-5075
- Syracuse (315) 476-8545

NORTH CAROLINA
- Charlotte (704) 376-3600

OHIO
- Akron (216) 375-5638
- Cincinnati (513) 684-2801
- Cleveland (216) 522-4040
- Columbus (614) 221-1014
- Dayton (513) 223-7377
- Toledo (419) 241-3223

OKLAHOMA
- Oklahoma City (405) 231-4868
- Tulsa (918) 584-4193

OREGON
- Portland (503) 221-2222

PENNSYLVANIA
- Allentown/ Bethlehem (215) 821-7785
- Philadelphia (215) 597-7042
- Pittsburgh (412) 644-3456
- Scranton (717) 346-7081

RHODE ISLAND
- Providence (401) 331-5565

TENNESSEE
- Chattanooga (615) 265-8231
- Memphis (901) 521-3285
- Nashville (615) 242-5056

TEXAS
- Austin (512) 472-5494
- Dallas (214) 767-8585
- Fort Worth (817) 334-3624
- Houston (713) 229-2552
- San Antonio (512) 224-4471

UTAH
- Ogden (801) 399-1347
- Salt Lake City (801) 524-5353

VIRGINIA
- Newport News (804) 244-0480
- Norfolk (804) 441-3101
- Richmond (804) 643-4928
- Roanoke (703) 982-8591

WASHINGTON
- Seattle (206) 442-0570
- Tacoma (206) 383-5230

WISCONSIN
- Milwaukee (414) 271-2273

Listing of Federal Offices and Trade Associations by Topic

Advertising

Fraudulent and Deceptive Practices National Level
Advertising Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

National Advertising Division of the Council of Better Business Bureaus
845 Third Avenue
New York, New York 10022
(212) 754-1320

State and Local Level
State and local consumer protection offices
See listing on page 37.

Patent and Trademark Attorneys' Advertising
Office of the Solicitor
Patent and Trademark Office
Department of Commerce
Washington, D.C. 20231
(703)-557-3525

Political Advertising on Television and Radio
Fairness/Political Broadcast Branch
Broadcast Bureau
Federal Communications Commission
Washington, D.C. 20554
(202) 632-7586

Products or Services Advertised, Billed, or Delivered through the U.S. Mail
Local Postmaster or local Postal Inspector
(Consult your local telephone directory for listing.)
or
Chief Postal Inspector
United States Postal Service
Washington, D.C. 20260
(202) 245-5445

Aging

National Clearinghouse on Aging
Department of Health and Human Services
Washington, D.C. 20201
(202) 245-0188
State Aging Office
See listing on page 55.

Aid to Families With Dependent Children

State or local Public Welfare or Social Services Office
(Consult your local telephone directory for listing of these offices.)

Air Travel (See Travel)

Alcohol Beverages

Bureau of Alcohol, Tobacco, and Firearms
Department of the Treasury
Contact the Regional Office serving your state.
See listing on page 26.

Public Information
Distilled Spirits Council of the United States, Inc.
425 13th Street, N.W., Suite 1300
Washington, D.C. 20004
(202) 628-3544

United States Brewers Association
1750 K Street, N.W.
Washington, D.C. 20006
(202) 466-2400

Wine Institute
165 Post Street
San Francisco, California 94108
(415) 986-0878

Antitrust

Antitrust Division
Department of Justice
Contact the Regional Office serving your state.
See listing on page 22.
Bureau of Competition
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

Apartments (See Housing)

Appliances

General Inquiries
Major Appliance Consumer Action Panel (MACAP)
20 North Wacker Drive, Room 1500
Chicago, Illinois 60606
(312) 984-5858

Energy Efficiency Labeling (See Energy)

Radiation Emissions (See Environment)

Safety
Product Recalls
Public Inquiries
Consumer Product Safety Commission
Washington, D.C. 20207
(202) 492-6800
(800) 492-8363 (Maryland)
(800) 638-8326 (All States except Maryland, Alaska, Hawaii)
(800) 638-8333 (Alaska, Hawaii, Puerto Rico, Virgin Islands
TTY for the Deaf **(800) 638-8270** (All States except Maryland)
(800) 492-8104 (Maryland)

Automobiles (See Motor Vehicles)

Banking

General Inquiries
American Bankers Association
1120 Connecticut Avenue, N.W.
Washington, D.C. 20036
(202) 467-4000

Electronic Fund Transfer (EFT)
Federal Reserve System
Contact the Regional Office serving your state.
See listing on page 26.

Federally Chartered Banks (Banks with the word "National" or initials N.A. in their names) and District of Columbia Banks
Comptroller of the Currency
Department of the Treasury
Contact the Regional Office serving your state.
See listing on page 26.

Credit Unions Federally Chartered (those with the word "Federal" in their names)
National Credit Union Administration
Contact the Regional Office serving your state.
See listing on page 29.

Credit Union National Association
1730 Rhode Island Avenue, N.W.
Washington, D.C. 20036
(202) 828-4500

State Chartered
State Banking Authorities
See listing on page 59.

Savings and Loan Institutions (Federally insured)
Federal Home Loan Bank Board
Contact the Regional Office serving your state.
See listing on page 28.

State Chartered Banks that are Members of the Federal Reserve System
Federal Reserve System
Contact the Regional Office serving your state.
See listing on page 28.
State Banking Authorities.
See listing on page 59.

State Banks that are NOT Members of the Federal Reserve System, but are Insured by the Federal Deposit Insurance Corporation.
Federal Deposit Insurance Corporation.
Contact the Regional Office serving your state.
See listing on page 27.
State Banking Authorities.
See listing on page 59.
Also see *Credit.*

Boating Safety

United States Coast Guard
Department of Transportation
Contact the Regional Office serving your state.
See listing on page 25.

Burial Benefits for Veterans (See Veterans Benefits)

Bonds (See Stocks/Bonds)

Cars (See Motor Vehicles)

Child Abuse

National Center on Child Abuse and Neglect
P.O. Box 1182
Washington, D.C. 20013
(202) 245-2840

Parents Anonymous
Suite 208
22330 Hawthorne Boulevard
Torrance, California 90505
(800) 352-0386 *(California)*
(800) 421-0353 *(Elsewhere)*

Child Support

Office of the Deputy Director
Office of Child Support Enforcement
Department of Health and Human Services
6110 Executive Boulevard
Rockville, Maryland 20852
(301) 443-4442

Civil Rights

General Inquiries
Civil Rights Division
Department of Justice
Main Justice Building
Washington, D.C. 20530
(202) 633-3847

Employment
Office of Executive Director
Equal Employment Opportunity Commission
Washington, D.C. 20506
(202) 634-6811

Federally Funded Projects
Compliance Enforcement
Office for Civil Rights
Department of Health and Human Services
Washington, D.C. 20201
(202) 245-6118

Housing
Office of Fair Housing and Equal Opportunity
Department of Housing and Urban Development
Washington, D.C. 20410
(202) 426-3500 (District of Columbia)
(800) 424-8590 (All States)

Unfair Labor Practices
Office of Executive Secretary
National Labor Relations Board
Washington, D.C. 20570
(202) 254-9430

Veterans' Benefits Assistance (See Veterans Benefits)

Clothing/Fabrics

Labeling
Enforcement
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

Director of Educational Services
American Apparel Manufacturers Association
1611 North Kent Street, Suite 800
Arlington, Virginia 22209
(703) 524-1864

Communications Division
American Textile Manufacturers Institute, Inc.
1101 Connecticut Avenue, N.W. Suite 300
Washington, D.C. 20036
(202) 862-0500

Office of the President
National Association of Hosiery Manufacturers
516 Charlottetown Office Gallery
P.O. Box 35098
Charlotte, North Carolina 28235
(704) 372-4200

Clothing Allowance for Service-connected Disabled Veterans (See Veterans Benefits)

Collection Agencies (See Credit)

Communications

General Inquiries
Consumer Assistance Office
Federal Communications Commission (FCC)
Washington, D.C. 20552
(202) 632-7000

Broadcasting (Radio, TV)—FCC
Program and advertising complaints
(202) 632-3860
Political broadcasting—equal time
(202) 632-7086

Cable Television—FCC
Registration process
(202) 632-7076
Complaints/general information
(202) 632-9703
Rulemaking proceedings
(202) 632-6468

Citizen and Amateur Radio—FCC
Status of application—citizens
(717) 337-1212
Status of application—amateur
(717) 337-1212

Examinations (Amateur and Radio-Telephone Operator Permit)—FCC
(301) 962-2728 (District of Columbia)
Other areas: FCC Regional Offices
See listing on page 27.

Interference Complaints—FCC
(301) 962-2728 (District of Columbia)
Other areas: FCC Regional Offices
See listing on page 27.

Common Carrier—FCC
Telephone and telegraph (Complaints and general information)
(202) 632-7553
Interconnect (Personally owned telephones)
(202) 632-6440
Rates
(202) 632-5550
Policy and Program Planning
(202) 632-9342

Press Information—FCC
(202) 254-7674

Defective Equipment
Marketing Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

Consumer Education/Information

Office of Consumer and Business Education
Federal Trade Commission
Washington, D.C. 20580

Consumer Education Resource Network
1555 Wilson Boulevard
Suite 600
Rosslyn, Virginia 22209
(703) 522-4616 (Virginia)
(800) 336-0223 (Elsewhere)

Cooperative Extension Service
(Consult your local telephone directory under your state's land grant university or your county government.)

Consumer Information Catalog

(a free catalog listing more than 200 Federal consumer publications)
Consumer Information Catalog
Consumer Information Center
Pueblo, Colorado 81009

Copyrights, Patents, and Trademarks

Copyrights
Copyright Office
Library of Congress
Washington, D.C. 20559
(202) 287-8700

Patents
Patent Inquiries
Commissioner of Patents and Trademarks
Washington, D.C. 20231
(703) 557-3428

Trademarks
Trademark Inquiries
Commissioner of Patents and Trademarks
Washington, D.C. 20231
(703) 557-3428

Cosmetics

Office of Consumer Affairs (HFE-88)
Food and Drug Administration
Department of Health and Human Services
5600 Fishers Lane
Rockville, Maryland 20857
(301) 443-3170
Also see listing of Regional Offices on page 21.

Credit

Credit Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

Credit Counseling
Executive Director
National Foundation for Consumer Credit
8701 Georgia Avenue, Suite 601
Silver Spring, Maryland 20910
Also see Section I, page 5 for more information

See BANKING for appropriate contact if complaint involves a bank, credit union, or savings and loan institution.

Garnisheed Wages for Settlement of a Debt (See Labor Practices)

Door-to-Door Sales

State and Local Consumer Protection Offices
See listing on page 37.

Enforcement
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

Executive Director
Direct Selling Education Foundation
1730 M Street, N.W.
Washington, D.C. 20036
(202) 293-5760

Drugs

General Inquiries
Office of Consumer Affairs (HFE-88)
Food and Drug Administration
Department of Health and Human Services
5600 Fishers Lane
Rockville, Maryland 20857
(301) 443-3170
Also see listing of Regional Offices on page 21.

Communications Division
Pharmaceutical Manufacturers Association
1155 15th Street, N.W.
Washington, D.C. 20005
(202) 463-2065

Illegal Drug Traffic on the High Seas
United States Coast Guard
Department of Transportation
Contact the Regional Office serving your state.
See listing on page 25.

Narcotics and Dangerous Drugs
Drug Enforcement Administration
Department of Justice
Contact the Regional Office serving your state.
See listing on page 22.

Pharmacies
State Licensing Boards

Consumer Department
National Association of Retail Druggists
1750 K Street, N.W.
Washington, D.C. 20006
(202) 347-7495

Education

General Inquiries
Office of Public Participation and Special Concerns
Department of Education
Washington, D.C. 20202
(202) 447-9043

Public Affairs
National Education Association of the United States
1201 16th Street, N.W.
Washington, D.C. 20036
(202) 833-4000

Local School Board
or
School Superintendent
(Consult your local telephone directory for listing)

Correspondence Courses
Marketing Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

National Home Study Council
1601 18th Street, N.W.
Washington, D.C. 20009
(202) 234-5100

Federal Indian School System
Bureau of Indian Affairs
Department of the Interior
Washington, D.C. 20240
(202) 343-7445

Job Training (See Labor Practices)

School Lunch Program Standards (See Food/Nutrition)

Student Aid
Federal/Student Aid Program
Box 84
Washington, D.C. 20044
(800) 492-6602 (Maryland)
(800) 638-6700 (Elsewhere)

Trade and Vocational Schools
Marketing Practices
Federal Trade Commission
Washington, D.C. 20580

Office of Public Information
National Association of Trade and Technical Schools
2021 K Street, N.W.
Washington, D.C. 20006
(202) 296-8892

VA Education Program (See Veterans Benefits)

Employment (See Labor Practices)

Energy

General Inquiries
Manager
Department of Energy Technical Information Center
Post Office Box 62
Oak Ridge, Tennessee 37830
(615) 576-1304

Alternative Fuels
Conservation and Renewable Energy Inquiry and Referral Service
(800) 462-4983 (Pennsylvania)
(800) 523-2929 (Continental U.S.)
(800) 532-4700 (Alaska and Hawaii)

State Energy Conservation Offices
(Consult your local telephone directory for listing.)

Efficiency Labeling for Consumer Products
Enforcement
Federal Trade Commission
Washington, D.C. 20580

Conservation and Renewable Energy Inquiry and Referral Service
P.O. Box 8900
Silver Spring, Maryland 20907
(800) 462-4983 (Maryland)
(800) 523-2919 (Continental U.S.)

Fuel Economy Standards (Miles per Gallon) (See Motor Vehicles)

Fuel Saving Devices and Additives
State and Local Consumer Protection Offices
See listing on page 37.

Advertising Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

Fuel Saving Device Evaluation Coordinator
Vehicle Emission Laboratory
Environmental Protection Agency
2565 Plymouth Road
Ann Arbor, Michigan 48105
(313) 668-4200

Office of Consumer Affairs
Department of Energy
Washington, D.C. 20585
(202) 252-5373

Nuclear Power Plants Licensing, Regulation and Site Inspection
Office of Public Affairs
Nuclear Regulatory Commission
Washington, D.C. 20555
(301) 492-7715

Ride Sharing (Employer Programs)
Ride Sharing Information Center
Federal Highway Administration
Department of Transportation
Washington, D.C. 20590
(202) 426-2943 (District of Columbia)
(800) 424-9184 (Elsewhere)

Solar Energy
Solar Energy Institute of North America
1110 Sixth Street, N.W.
Washington, D.C. 20001
(202) 289-4411

Tennessee Valley Programs
Citizen Action Office
Tennessee Valley Authority
400 Commerce Avenue
Knoxville, Tennessee 37902
(615) 632-4402
(800) 362-9250 (Tennessee)
(800) 251-9242 (Alabama, Arkansas, Georgia, Kentucky, Mississippi, North Carolina, Virginia)

Environment

Public Inquiries Center (A-107)
Environmental Protection Agency
Washington, D.C. 20460
(202) 755-0707

Emission Control Standards for Motor Vehicles (See Motor Vehicles)

Noise Level Standards

Aircraft
Community and Consumer Liaison Division (APA-400)
Federal Aviation Administration
Department of Transportation
Washington, D.C. 20591
(202) 426-1960

Local Airport Authorities
(Consult your local telephone directory for listing.)

Oil Spills
United States Coast Guard
Department of Transportation
Contact the Regional Office serving your state.
See listing on page 25.

Financial Responsibility of Carriers for Clean-up
Office of Consumer Affairs
Federal Maritime Commission
Washington, D.C. 20573
(202) 523-5807

Federal Regulations

Office of the Federal Register
General Information
Washington, D.C. 20405
(202) 523-5240

Library
Office of the Federal Register
National Archives
Washington, D.C. 20408
(202) 633-6930

Food/Nutrition

General Inquiries
Office of Consumer Affairs (HFE-88)
Food and Drug Administration
Department of Health and Human Services
5600 Fishers Lane
Rockville, Maryland 20857
(301) 443-3170
Also see listing of Regional Offices on page 21.

Office of the Consumer Advisor
Department of Agriculture
Administration Building
Washington, D.C. 20250
(202) 447-3975

Consumer Affairs
Food Marketing Institute
1750 K Street, N.W.
Washington, D.C. 20009
(202) 452-8444

Consumer Affairs
National Food Processors Association
1133 20th Street, N.W.
Washington, D.C. 20036
(202) 331-5900

Fish and Fish Products Voluntary Standards and Inspection
Seafood Research, Inspection and Consumer Services
National Marine Fisheries Service
Department of Commerce
Washington, D.C. 20235
(202) 634-7458

Food Stamps
Local Public Welfare or Social Services Office
(Consult your local telephone directory for office serving your area.)

Grading
Agricultural Marketing Service
Department of Agriculture
Washington, D.C. 20250
(202) 447-7587

Labeling, Quality, and Safety (For all foods except meat and poultry products)
Office of Consumer Affairs (HFE-88)
Food and Drug Administration
Department of Health and Human Services
5600 Fishers Lane
Rockville, Maryland 20857
(301) 443-3170
Also see listing of Regional Offices on page 21.

Meat and Poultry Products
Consumer Inquiries
Food Safety and Inspection Service
Department of Agriculture
Washington, D.C. 20250
(202) 472-4485

Consumer Affairs
American Meat Institute
P.O. Box 3556
Washington, D.C. 20007
(202) 841-2400

School Lunch Program Standards
School Programs Division
Food and Nutrition Service
Department of Agriculture
Washington, D.C. 20250
(202) 756-3276

Local School Boards or School Superintendent
(Consult your local telephone directory for listing.)

Franchises/Business Opportunities

Enforcement
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

Public Inquiries
International Franchise Association
1025 Connecticut Avenue, N.W.
Suite 1005
Washington, D.C. 20036
(202) 659-0790

Freight Shipments

(The following agencies deal with interstate shipments. Intrastate shipments are regulated by State Public Utility Commissions, see listing on page 63.)

Rates, Service, and Claims Handling via Inland Waterways, Rail, Truck, and Service Freight Forwarders
Office of Consumer Protection
Interstate Commerce Commission
Washington, D.C. 20423
(202) 275-0660 (District of Columbia)
(800) 424-9312 (All States)

via Ocean, Domestic Off-Shore, and Foreign
Office of Consumer Affairs
Federal Maritime Commission
Washington, D.C. 20573
(202) 523-5807

Hazardous Cargoes via Air
Community and Consumer Liaison Division (APA-400)
Federal Aviation Administration
Department of Transportation
Washington, D.C. 20591
(202) 426-1960

via Highway
Office of Public Affairs and Consumer Participation (DCA-1)
Research and Special Programs Administration
Department of Transportation
Washington, D.C. 20590
(202) 472-5717

Federal Highway Administration
Department of Transportation
Contact the Regional Office serving your state. All Regional Offices except for the State of Maryland are located in the Capital city. The Maryland Regional Office is in Baltimore. (Consult your local telephone directory for listing of these offices.)

via Rail
Office of Public Affairs (ROA-30)
Federal Railroad Administration
Department of Transportation
Washington, D.C. 20590
(202) 426-0881

via Waterways
United States Coast Guard
Department of Transportation
Contact the Regional Office serving your state.
See listing on page 25.

Funerals

State and Local Consumer Protection Offices
See listing on page 37.

Service Industry Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

THANACAP
135 West Wells Street
Milwaukee, Wisconsin 53203
(414) 276-2500

Continental Association of Funeral and Memorial Societies, Inc.
1828 L Street, N.W.
Washington, D.C. 20036
(202) 293-9788

Veterans Headstones or Markers (See Veterans Benefits)

Furniture (See Home Furnishings)

Handicapped

Clearinghouse on the Handicapped
Department of Education Services
Washington, D.C. 20202
(202) 245-0080

National Library Service for the Blind and Physically Handicapped
Library of Congress
1291 Taylor Street, N.W.
Washington, D.C. 20542
(202) 287-5100 (District of Columbia)
(800) 424-8567 (Elsewhere)

President's Committee on Employment of the Handicapped
1111 20th Street, N.W.
Washington, D.C. 20036
(202) 653-5044

National Center for a Barrier Free Environment
1140 Connecticut Avenue, N.W., Suite 1006
Washington, D.C. 20036
(202) 466-6896 (District of Columbia)
(800) 424-2809 (Elsewhere)
(See also "Services for Handicapped Persons" on page 33.)

Hatch Act Violations

Office of the Special Counsel
Merit System Protection Board
1717 H Street, N.W.
Washington, D.C. 20419
(202) 653-7140

Health Care

General Inquiries
National Health Information Clearinghouse
Department of Health and Human Services
P.O. Box 1133
Washington, D.C. 20013
(703) 522-2590 (District of Columbia, Virginia, Alaska, Hawaii)
(800) 336-4797 (Elsewhere)

Health Maintenance Organizations (HMOs)
Division of Program Promotion
Office of Health Maintenance Organizations
Department of Health and Human Services
12420 Parklawn Drive
Rockville, Maryland 20857
(301) 443-2360

Hearing Aids
Office of Consumer Affairs (HFE-88)
Food and Drug Administration
Department of Health and Human Services
5600 Fishers Lane
Rockville, Maryland 20857
(301) 443-3170
Also see listing of Regional Offices on page 21.
Marketing Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.
Better Hearing Institute
1430 K Street, N.W.
Washington, D.C. 20005
(202) 638-7577 (District of Columbia)
(800) 424-8576 *(All States)*
Also see DRUGS

Hill-Burton Hospitals
Under the Hill-Burton Law, many hospitals in the nation must give some free or reduced charges for care to those who qualify because of low income. For more information, call the toll-free number and leave the information which the recording requests.
(800) 638-0742 (All states except Maryland)
(800) 492-0359 (Maryland)
Or, contact the Regional Office serving your state. See listing on page 22.

Immunizations
Personal physician or local Health Department
Consult your local telephone directory
Center for Disease Control
Atlanta, Georgia 30333

Medicaid
Local Public Welfare or Social Services Offices
(Consult your local telephone directory for listing of the office serving your area.)

Medical Devices
Office of Consumer Affairs (HFE-88)
Food and Drug Administration
Department of Health and Human Services
5600 Fishers Lane
Rockville, Maryland 20857
(301) 443-3170
Also see listing of Regional Offices on page 21.

Medical Records
State and Local Consumer Protection Offices.
See listing on page 37.

Medicare
Local Social Security Office
(Consult your local telephone directory for listing of the office serving your area.)
or
Medicare Inquiries
Health Care Financing Administration
Department of Health and Human Services
6325 Security Boulevard
Baltimore, Maryland 21207
(301) 594-9086
(301) 594-9016 TTY for the deaf

Medigap
Bureau of Program Operations
Health Care Financing Administration
Department of Health and Human Services
Room 500—East High Rise
6325 Security Boulevard
Baltimore, Maryland 21207
(301) 594-9412

Nursing Homes
Division of Long-Term Care
Health Care Financing Administration
Department of Health and Human Services
1849 Gwyn Oak Avenue
Dogwood East Building
Baltimore, Maryland 21207
(301) 594-3642
Long Term Care Ombudsman Program
State Aging Offices
See listing on page 55.
Consumer Services
American Health Care Association
1200 15th Street, N.W.
Washington, D.C. 20005
(202) 833-2050

Second Surgical Opinion
Second Surgical Opinion Program
Department of Health and Human Services
Humphrey Building, Room 313H
Washington, D.C. 20201
(800) 492-6603 (Maryland)
(800) 638-6833 (Elsewhere)

Veterans (See Veterans Benefits)
Also see DRUGS, LABOR PRACTICES

Health Spas

Marketing Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.
State and Local Consumer Protection Offices
See listing on page 37.
Association of Physical Fitness Centers
5272 River Road, Suite #500
Washington, D.C. 20016
(301) 656-5060

Highway Safety (See Motor Vehicles and Transportation)

Home Furnishings

Carpets
Consumer Affairs
Carpet and Rug Institute
1629 K Street, N.W., Suite 700
Washington, D.C. 20006
(202) 223-2578

Fabrics (upholstery, draperies)
Communications Division
American Textile Manufacturers Institute, Inc.
1101 Connecticut Avenue, N.W., Suite 300
Washington, D.C. 20036
(202) 862-0500

Flammability
Public Inquiries
Consumer Product Safety Commission
Washington, D.C. 20207
(202) 492-6800
(800) 638-8326 (All States except Maryland, Alaska, Hawaii)
(800) 492-8363 (Maryland)
(800) 638-8333(Alaska, Hawaii, Puerto Rico, Virgin Islands)
TTY for the Deaf
(800) 638-8270 (All states except Maryland)
(800) 492-8104 (Maryland)

Furniture
Furniture Industry Consumer Advisory Panel (FICAP)
Box 951
High Point, North Carolina 27261
Inquiries must be in writing.

Wall Coverings
National Decorating Products Association
9334 Dielman Industrial Drive
St. Louis, Missouri 63132
(314) 991-3470

Paint
Consumer Products Division
National Paint and Coatings Association
1500 Rhode Island Avenue, N.W.
Washington, D.C. 20005
(202) 462-6272

Home Improvements

State and Local Consumer Protection Offices
See listing on page 37.

Also see Advertising, Appliances, Product Quality, and Warranties

Loans
Property Improvement Inquiries
Office of Title Insurance Loans
Assistant Secretary for Housing and Urban Development
Washington, D.C. 20410
(202) 755-6680

Housing

General Inquiries
HUD Information Center
Department of Housing and Urban Development
Washington, D.C. 20410
(202) 755-6420

Condominium Conversion
State and Local Consumer Protection Offices
See listing on page 37.

Discrimination
Office of Fair Housing and Equal Opportunity
Department of Housing and Urban Development
Washington, D.C. 20410
(202) 426-3500 (District of Columbia)
(800) 424-8590 (Elsewhere)

FHA Loans
Federal Housing Administration
Department of Housing and Urban Development
Washington, D.C. 20410
(202) 755-6600

FmHA Insured Loans
Farmers Home Administration
Department of Agriculture
Washington, D.C. 20250
(202) 447-4323

Migrant Housing
Occupational Safety and Health Administration
Department of Labor
Contact the Regional Office serving your state.
See listing on page 24.

Mobile Homes
Durability and Safety Standards
Office of Mobile Home Standards
Department of Housing and Urban Development
Washington, D.C. 20410
(202) 755-6920

Marketing Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

Center for Auto Safety
Mobile Home Inquiries
1223 Dupont Circle Building
Washington, D.C. 20036
(202) 659-1126

Office of the President
Manufactured Housing Institute
1745 Jeff Davis Highway
Arlington, Virginia 22202
(703) 979-6620

Mortgage Lending (See Banking)

Real Estate Settlement Procedures
Office of Real Estate Practices
Department of Housing and Urban Development
Washington, D.C. 20410
(202) 755-6524

Rent Control
State and Local Consumer Protection Offices
See listing on page 37.

Sales and Warranties
State and Local Consumer Protection Offices
See listing on page 37.

Marketing Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

Urban Homesteading Programs
Rehabilitation Management Division
Department of Housing and Urban Development
Washington, D.C. 20410
(202) 755-5970

Veterans' Housing (See Veterans Benefits

Weatherization Assistance
Consumer Inquiries-Weatherization Assistance
Office of Conservation and Renewable Energy
Department of Energy
Washington, D.C. 20585
(202) 252-2207

Immigration and Naturalization

Immigration and Naturalization Service
Department of Justice
Contact the Regional Office serving your state.
See listing on page 23.

Insurance

All forms of consumer insurance are regulated at the state level by State Insurance Commissioners. The listing of the office serving your state is on page 61.

Agents Selling Fire, Homeowners, and Automobile Policies
Consumer Relations
National Association of Professional Insurance Agents
400 N. Washington Street
Alexandria, Virginia 22314
(703) 836-9340

Federally Funded Hazard Insurance Programs

All Risk Crop Insurance
Federal Crop Insurance Corporation
Department of Agriculture
South Building
Washington, D.C. 20250
(202) 447-3287

Flood Insurance
Federal Insurance Administrator
Federal Emergency Management Agency
Washington, D.C. 20472
(202) 287-0750 (District of Columbia)
(800) 434-8372 (Elsewhere)

Veterans Life Insurance Programs (See Veterans Benefits)

Workers Compensation
Contact State Workers Compensation or Industrial Accidents Office. (Consult your local telephone directory for listing, or contact your State or local Consumer Protection office.)

Investments (See Franchises/Business Opportunities, Stocks, Bonds, and Vacation/Resort Time Sharing)

Labeling

Foods, Drugs, and Cosmetics
Office of Consumer Affairs (HFE-88)
Food and Drug Administration
Department of Health and Human Services
5600 Fishers Lane
Rockville, Maryland 20857
(301) 443-3170
Also see listing of Regional Offices on page 21.

Product Safety
Public Inquiries
Consumer Product Safety Commission
Washington, D.C. 20207
(202) 492-6800
(800) 638-8326 (All states except Maryland)
(800) 492-8363 (Maryland)
(800) 638-8333 (Alaska, Hawaii, Puerto Rico, Virgin Islands)
TTY for the Deaf
(800) 638-8270 (All states except Maryland)
(800) 492-8104 (Maryland)

Labor Practices

General Inquiries
Coordinator of Consumer Affairs
Department of Labor
Room S1032
Washington, D.C. 20210
(202) 523-6060

Employment Job Training
Employment and Training Administration
Department of Labor
Contact the Regional Office serving your state.
See listing on page 23.

Equal Employment
Office of the Executive Director
Equal Employment Opportunity Commission
Washington, D.C. 20506
(202) 634-6814

Job Safety and Health
Hazards Evaluation and Technical Assistance Branch
National Institute of Occupational Safety and Health
4676 Columbia Parkway
Cincinnati, Ohio 45226
(513) 684-2176

Occupational Safety and Health Administration
Department of Labor
Contact the Regional Office serving your state.
See listing on page 24.

Labor Unions
Labor-Management Services Administration
Department of Labor
Contact the Regional Office serving your state.
See listing on page 24.

Mine Safety and Health
Office of Information
Mine Safety and Health Administration
Department of Labor
Ballston Towers #3
Arlington, Virginia 22203
(703) 235-1452

Unfair Labor Practices
Office of the Executive Secretary
National Labor Relations Board
Room 701
1717 Pennsylvania Avenue, N.W.
Washington, D.C. 20570
(202) 254-9430

Wages
Garnisheed, Minimum, Overtime Pay
Employment Standards Administration
Department of Labor
Contact the Regional Office serving your state.
See listing on page 24.

Land Sales (Sold through Interstate Commerce or the Mails)

Office of Interstate Land Sales
Department of Housing and Urban Development
Washington, D.C. 20410
(202) 755-6716

Marketing Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

Magazines

Publishers Clearinghouse
382 Channel Drive
Port Washington, New York 11050
(516) 883-5432 (New York)
(800) 645-9242 *(All states, except New York)*

Mail

International Mail, Duty Assessment
Duty Assessment Division
U.S. Customs Service
Department of Treasury
Washington, D.C. 20229
(202) 566-8121

Rate Setting
Office of Information
Postal Rate Commission
Washington, D.C. 20268
(202) 254-5614

Service and Products
Local Postmaster
(Consult your local telephone directory for listing.)
or
Consumer Advocate
U.S. Postal Service
Washington, D.C. 20260
(202) 245-4514

Note: For the consumer's convenience, every Post Office and all mail carriers have postage-free Consumer Service Cards available for reporting mail problems and submitting comments and suggestions.

Mail Orders

Mailing Lists
Adding Your Name to a Mailing List
Mail Preference Service
Add-on Program
6 East 43rd Street
New York, New York 10017
(212) 689-4977

Removing Your Name from a Mailing List
Mail Preference Service
Name-Removal Program
6 East 43rd Street
New York, New York 10017
(212) 689-4977

Merchandise Ordered through the Mails
Unordered Merchandise and Late Delivery
Enforcement
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.
Local Postmaster or Local Postal Inspector
State and local consumer protection offices
or
Chief Postal Inspector
United States Postal Service
Washington, D.C. 20260
(202) 245-5445
Mail Order Action Line
6 East 43rd Street
New York, New York 10017
(212) 689-4977

Marketing Abuses (See Unfair Merchandising Techniques)

Mass Transit Systems (See Travel)

Medicare/Medicaid (See Health Care)

Mobile Homes (See Housing)

Money-Back Guarantees (See Warranties)

Mortgage Lending (See Banking)

Motor Vehicles/Transportation

General Inquiries
Government Affairs
Consumer Affairs Officer
Department of Transportation
Washington, D.C. 20590
(202) 426-4518
Center for Auto Safety
1223 Dupont Circle Building
Washington, D.C. 20036
(202) 659-1126

Advertising (See Advertising)

Automobiles and Adaptive Equipment for Veterans (See Veterans Benefits)

Disclosure of New Car Information (information sticker displayed on window)
Consumer Affairs Section
Antitrust Division
Department of Justice
Washington, D.C. 20530
(202) 724-6786

Emission Control Standards
Office of Mobile Source Air Pollution Control (ANR-445)
Environmental Protection Agency
Washington, D.C. 20460
(202) 755-0596

Fuel Economy
Automobiles and Light Duty Trucks Standards
Office of Automotive Fuel Economy (NRM-20)
National Highway Traffic Safety Administration
Department of Transportation
Washington, D.C. 20590
(202) 426-0846

Testing and Labeling
Vehicle Emission Laboratory
Environmental Protection Agency
2565 Plymouth Road
Ann Arbor, Michigan 48105
(313) 668-4200

Gas Mileage Guide
You can pick a copy up at any new car or light duty truck dealer, or write to:
Technical Information Center
Department of Energy
P.O. Box 62
Oak Ridge, Tennessee 37830

Fuel Saving Devices and Additives (See Energy)

New Cars
Defects, Sales, Warranties
State and Local Consumer Protection Offices
See listing on page 37.
Marketing Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

National AUTOCAP Director
Automotive Consumer Action Program (AUTOCAP)
6400 Westpark Drive
McLean, Virginia 22102
(703) 821-7144

Project Autoline
Sponsored by Local Better Business Bureaus
(Consult your local telephone directory for listing.)

Odometer Tampering
Consumer Affairs Section
Antitrust Division
Department of Justice
Washington, D.C. 20530
(202) 724-6786

Auto Safety Hotline
National Highway Traffic Safety Administration
Department of Transportation
Washington, D.C. 20590
(202) 426-0123 (District of Columbia)
(800) 424-9393 (All states)

State and Local Consumer Protection Offices
See listing on page 37.

Recalls Related to Safety Problems
Auto Safety Hotline
National Highway Traffic Safety Administration
Department of Transportation
Washington, D.C. 20590
(202) 426-0123 (District of Columbia)
(800) 424-9393 (All states)

Repairs and Repair Facilities
State and Local Consumer Protection Offices
See listing on page 37.

AAA Approved Auto Repair Service
Sponsored by Local American Automobile Association offices
(Consult your local telephone directory for listing.)

Rust Problems
Marketing Problems
Federal Trade Commission
Washington, D.C. 20580
Also see listing for Regional Offices on page 29.

Safety Standards for Domestic and Foreign Vehicles Sold in the United States
Office of Public Affairs and Consumer Participation (NOA-42)
National Highway Traffic Safety Administration
Department of Transportation
Washington, D.C. 20590
(202) 426-0670

Tires
Auto Safety Hotline
National Highway Traffic Safety Administration
Department of Transportation
Washington, D.C. 20590
(202) 426-0123 (District of Columbia)
(800) 424-9393 (All states)

Consumer Inquiries
National Tire Dealers and Retreaders Association, Inc.
1343 L Street, N.W.
Washington, D.C. 20005
(202) 638-6650

Used Cars
Defects, Sales, Warranties
State and Local Consumer Protection Offices
See listing on page 37.
Marketing Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing for Regional Offices on page 29.
Also see Product Reliability, Recreational Vehicles and Unfair Merchandising Techniques

Moving

Household Goods (Interstate)
Office of Consumer Protection
Interstate Commerce Commission
Washington, D.C. 20423
(202) 275-0660 (District of Columbia)
800-424-9312

Consumer Assistance Office
American Movers Conference
P.O. Box 9204
Arlington, Virginia 22209
(703) 524-5440

Mutual Funds (See Stocks/Bonds)

National Measurement Standards
(See Weights and Measures)

Passports (See Travel)

Pension Plans
Pension Benefit Guaranty Corporation
Suite 700
2020 K Street, N.W.
Washington, D.C. 20006
(202) 254-4317

Labor-Management Services Administration
Department of Labor
Contact the Regional Office serving your state. See listing on page 24.

Railroad Retirement Board
844 N. Rush Street
Chicago, Illinois 60611
(312) 751-4650
Also see Social Security Benefits and Veterans Benefits

Pets/Animals

Humane Treatment and Interstate Shipments
Animal Care Staff
Veterinary Services, APHIS
Department of Agriculture
Federal Building, Room 770
6505 Belcrest Road
Hyattsville, Maryland 20782
(301) 436-7833

Local Humane Societies
(Consult your local telephone directory for listing.)
or
Public Relations
Humane Society of the United States
2100 L Street, N.W.
Washington, D.C. 20037
(202) 452-1100

Prohibited Importation
Division of Law Enforcement
United States Fish and Wildlife
Department of the Interior
P.O. Box 28006
Washington, D.C. 20005
(202) 343-9242

Quarantine
Quarantine Division
Center for Prevention Services
Center for Disease Control
Atlanta, Georgia 30333
(404) 329-2574
State Agriculture Departments (Consult your local telephone directory for listing.)

Product Quality
Office of Consumer Affairs
Department of Commerce
Washington, D.C. 20230
(202) 377-5001

Product Safety
Public Inquiries
Consumer Product Safety Commission
Washington, D.C. 20207
(202) 492-6800
(800)-638-8326 (All States except Maryland, Alaska, Hawaii)
(800)-492-8363 (Maryland)
(800)-638-8333 (Alaska, Hawaii, Puerto Rico, Virgin Islands)
TTY for the Deaf
(800)-638-8270 (All States except Maryland)
(800)-492-8104 (Maryland)

Also see Boating Safety, Cosmetics, Drugs, Food/Nutrition, Mobile Homes, Motor Vehicles, and Toys

Public Transportation (See Travel)

Pyramid Schemes
Office of Consumer Affairs and Information Services
Securities and Exchange Commission
500 N. Capitol Street, N.W.
Washington, D.C. 20549

Marketing Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

Radio Bands (See Communications)

Railroads (See Freight Shipments and Travel)

Recreational Vehicles
Safety
Public Inquiries
Consumer Product Safety Commission
Washington D.C. 20207
(202) 492-6800
(800)-638-8326 (All States except Maryland, Alaska, Hawaii)
(800)-492-8363 (Maryland)
(800)-638-8333 (Alaska, Hawaii, Puerto Rico, Virgin Islands)
TTY for the Deaf
(800)-638-8270 (All States except Maryland)
(800)-492-8104 (Maryland)

On-Road Motor Vehicles
Auto Safety Hotline
National Highway Traffic Safety Administration
Department of Transportation
Washington, D.C. 20590
(202) 426-0123 (District of Columbia)
(800)-424-9393 (All States)

Warranties (See Warranties/Money-Back Guarantees)

Rehabilitation (See Labor Practices and Veterans Benefits)

Rent Control (See Housing)

Small Claims Courts
See page 6 for information on these Courts.

Social Security Benefits
Retirement, Survivors, and Disability Benefits Supplemental Security Income Programs (SSI) for the Aged, Blind and Disabled
Local Social Security Office
(Consult your local telephone directory for listing of this office; contact can be made in person or by phone.)

Also see Aid to Families With Dependent Children, and Health Care

Small Business Assistance
Office of Consumer Affairs
Small Business Administration
Washington, D.C. 20416
(202) 653-6519

SBA Publications
(202) 653-6365 (District of Columbia)
(800) 792-8901 (Texas)
(800) 433-7212 (Elsewhere)

Stocks/Bonds
Office of Consumer Affairs and Information Services
Securities and Exchange Commission
Washington, D.C. 20549
(202) 523-3952

Consumer Inquiries
National Association of Securities Dealers, Inc.
1735 K Street, N.W.
Washington, D.C. 20006
(202) 833-7290

Investor Broker Liaison
New York Stock Exchange
55 Water Street
New York, New York 10041
(212) 623-6948

Futures Trading Exchanges
Office of the Executive Director
Complaint Section
Commodity Futures Trading Commission
Washington, D.C. 20581
(202) 254-3067

Consumer Affairs
Futures Industry Association, Inc.
1919 Pennsylvania Avenue, N.W.
Washington, D.C. 20006
(202) 466-5460

Mutual Funds
Office of Consumer Affairs and Information Services
Securities and Exchange Commission
500 N. Capitol Street, N.W.
Washington, D.C. 20549
(202) 523-3952

Public Inquiries
Investment Company Institute
1775 K Street, N.W.
Washington, D.C. 20006
(202) 293-7700

Taxes
Federal
Internal Revenue Service
(Consult your local telephone directory for office serving your area.)

Television (See Communications)

Tires (See Motor Vehicles)

Toys
General Inquiries
Public Inquiries
Toy Manufacturers of America, Inc.
200 Fifth Avenue
New York, New York 10010
(212) 675-1141

Safety
Public Inquiries
Consumer Product Safety Commission
Washington, D.C. 20207
(202) 492-6800
(800) 638-8026 (All States except Maryland, Alaska, Hawaii)
(800) 492-8363 (Maryland)
(800) 638-8333 (Alaska, Hawaii, Puerto Rico, Virgin Islands)
TTY for the Deaf
(800) 638-8270 (All States except Maryland)
(800) 492-8104 (Maryland)

Travel

General Inquiries
Governmental Affairs
Consumer Affairs Officer
Department of Transportation
Washington, D.C. 20590
(202) 426-4518

Air
Fares and Routes
Office of Congressional, Community and Consumer Affairs
Civil Aeronautics Board
Washington, D.C. 20428
(202) 673-6047

Note: The Airlines Deregulation Act of 1978 terminated the Civil Aeronautic Board's (CAB) authority over routes at the end of 1981 and terminates authority over fares in January 1983. However, the CAB may possibly be abolished as early as October 1982. Consumer protection jurisdiction may be transferred to the Federal Trade Commission and the Department of Transportation.

Consumer Affairs
Airline Passengers Association
P.O. Box 220074
Dallas, Texas 75222
(214) 438-8100

Safety
Community and Consumer Liaison Division (APA-400)
Federal Aviation Administration
Department of Transportation
Washington, D.C. 20591
(202) 426-1960

Buses
Baggage, Rates and Service
Office of Consumer Protection
Interstate Commerce Commission
Washington, D.C. 20423
(202) 275-0860 (District of Columbia)
(800) 424-9312 (All States)

Safety
Federal Highway Administration
Department of Transportation
Contact the Regional Office serving your state. All Regional Offices except for the State of Maryland are located in the State Capital. The Maryland Regional Office is in Baltimore.
(Consult your local telephone directory for listing of these offices.)

Cruises
Financial Responsibility of Carriers for Cancelled Voyages, Shipboard Deaths or Injuries
Office of Consumer Affairs
Federal Maritime Commission
Washington, D.C. 20573
(202) 523-5807

Highways
Design and Construction Standards
Federal Highway Administration
Department of Transportation
Contact the Regional Office serving your state. All Regional Offices except for the State of Maryland are located in the Capital city. The Maryland Regional Office is in Baltimore.
(Consult your local telephone directory for listing of these offices.)

Mass Transit Systems (Public transportation)
Local Transportation Authorities
(Consult your local telephone directory for listing.)
Office of Public Affairs (UPA-1)
Urban Mass Transportation Administration
Department of Transportation
Washington, D.C. 20590
(202) 426-4043

Communication Services
American Public Transit Association
1225 Connecticut Avenue, N.W.
Washington, D.C. 20036
(202) 828-2847

Passports
Citizens Counselor Services
Department of State
Room 4811
Washington, D.C. 20520
(202) 632-3444 (For non-emergencies)
(202) 632-5225 (For emergencies)

Railways
AMTRAK
Customer Relations
AMTRAK
P.O. Box 2709
Washington, D.C. 20013
(202) 383-2121

Safety
Office of Public Affairs (ROA-30)
Federal Railroad Administration
Department of Transportation
Washington, D.C. 20590
(202) 426-0881

Service
Office of Consumer Protection
Interstate Commerce Commission
Washington, D.C. 20423
(202) 275-0860 (District of Columbia)
(800)-424-9312 (All states)

Vacation Package Tours
Federal Trade Commission
Contact the Regional Office serving your state.
See listing on page 29.
State and Local Consumer Protection Offices
See listing on page 37.
Also see Boating Safety and Motor Vehicles

Trucks (See Freight Shipments and Motor Vehicles)

Unfair Merchandising Techniques

National Level
Marketing Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.
Office of Consumer Affairs
Department of Commerce
Washington, D.C. 20230
(202) 377-5001

State and Local Level
State and Local Consumer Protection Offices
See listing on page 37.

Utilities

State Public Utilities Commissions
See listing on page 63.

Vacation Resort Time Sharing

Marketing Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

Veterans Benefits

Automobiles and Adaptive Equipment for Certain Disabled Veterans and Members of the Armed Forces

Clothing Allowance for Service-Connected Disabled Veterans

Compensation
Service-Connected Disability, Dependency and Indemnity Compensation for Service-Connected Death

Education Programs
Educational Assistance for Veterans, Dependents, and Post-Vietnam Era Veterans

Housing
Specially Adapted Housing for Disabled Veterans
Guaranteed and Insured Loans (Homes, Condominiums, Mobile Homes)

Life Insurance

Pensions
Non-Service Connected Disability for Veterans, Surviving Spouses, Children

Vocational Rehabilitation for Disabled Veterans
VA Regional Office
(Consult your local telephone directory for office serving your area.)
or
Veterans Assistance Service (27)
Veterans Administration
Washington, D.C. 20420
(202) 389-2567

Burial Benefits
Allowances and Flags, Burial in a National Cemetery
Department of Memorial Affairs (41)
Veterans Administration
Washington, D.C. 20420
(202) 275-1459

Headstone or Marker (Government furnished)
Department of Memorial Affairs (42)
Veterans Administration
Washington, D.C. 20420
(202) 275-1493

Medical Care
Domiciliary Services, Hospitalization, Nursing Care, Outpatient Care
For information about VA medical care, contact any VA facility (consult your local telephone directly for care facility serving your area) or contact:
The Inquiries Unit (101B3)
Veterans Administration
Washington, D.C. 20420
(202) 389-3314
Any complaints, comments, or suggestions should be directed to the Director of the nearest VA Office, VA Hospital, VA National Cemetery, or contact:
Consumer Affairs Staff
Veterans Administration
Washington, D.C. 20420
(202) 389-2843

Warranties/Money Back Guarantees

State and Local Consumer Protection Offices
See listing on page 37.
Marketing Practices
Federal Trade Commission
Washington, D.C. 20580
Also see listing of Regional Offices on page 29.

Weights/Measures

State Weights and Measures Offices
See listing on page 65.

National Standards
Public Information Division
National Bureau of Standards
Department of Commerce
Washington, D.C. 20234
(301) 921-3181

Workers' Compensation (See Insurance)

Federal Agencies and Their Regional Offices

Department of Health and Human Services

Food and Drug Administration

Region I
Food and Drug Administration
585 Commercial Street
Boston, Massachusetts 02109
(617) 223-5857

Region II
Food and Drug Administration
850 Third Avenue
Brooklyn, New York 11232
(212) 965-5754

Food and Drug Administration
599 Delaware Avenue
Buffalo, New York 14202
(716) 846-4461

Food and Drug Administration
20 Evergreen Place
East Orange, New Jersey 07018
(201) 645-6356

Food and Drug Administration
P.O. Box 54427, Old San Juan Station
San Juan, Puerto Rico 00905
(809) 723-4465

Region III
Food and Drug Administration
Room 900 U.S. Customhouse
2nd and Chestnut Streets
Philadelphia, Pennsylvania 19106
(215) 597-0837

Food and Drug Administration
Pittsburgh Resident Inspection Post
7 Parkway Center, Suite 645
Pittsburgh, Pennsylvania 15220
(412) 644-2858

Food and Drug Administration
900 Madison Avenue
Baltimore, Maryland 21201
(301) 962-3593

Food and Drug Administration
Falls Church Resident Inspection Post
701 W. Broad Street, Room 309
Falls Church, Virginia 22046
(703)285-2578

Region IV
Food and Drug Administration
1182 W. Peachtree Street, N.W.
Atlanta, Georgia 30309
(404) 881-7355

Food and Drug Administration
P.O. Box 118
Orlando, Florida 32802
(305) 855-0900

Food and Drug Administration
297 Plus Park Boulevard
Nashville, Tennessee 37217
(615) 251-7127

Region V
Food and Drug Administration
433 West Van Buren Street
1222 Main Post Office Building
Chicago, Illinois 60607
(312) 353-7840

Food and Drug Administration
1141 Central Parkway
Cincinnati, Ohio 45202
(513) 684-3501

Food and Drug Administration
U.S. Courthouse Building
85 Marconi Boulevard, Room 231
Columbus, Ohio 43215
(614) 469-7353

Food and Drug Administration
Cleveland Resident Inspection Post
601 Rockwell Avenue, Room 453
Cleveland, Ohio 44114
(216) 522-4844

Food and Drug Administration
1560 East Jefferson Avenue
Detroit, Michigan 48207
(313) 226-6260

Food and Drug Administration
Indianapolis Resident Inspection Post
575 North Pennsylvania, Room 693
Indianapolis, Indiana 46204
(319) 269-6500

Food and Drug Administration
240 Hennepin Avenue
Minneapolis, Minnesota 55401
(612) 725-2121

Food and Drug Administration
Milwaukee Resident Inspection Post
615 E. Michigan Street
Milwaukee, Wisconsin 53202
(414) 291-3904

Region VI
Food and Drug Administration
500 South Ervay
Suite 470-B
Dallas, Texas 75201
(214) 767-5433

Food and Drug Administration
4298 Elysian Fields Avenue
New Orleans, Louisiana 70122
(504) 589-6344

Food and Drug Administration
Houston Station
1440 N. Loop Suite 250
Houston, Texas 77009
(713) 226-5581

Food and Drug Administration
San Antonio Resident Inspection Post
419 S. Main, Room 301
San Antonio, Texas 78204
(512) 229-6737

Region VII
Food and Drug Administration
1009 Cherry Street
Kansas City, Missouri 64106
(816) 374-5623

Food and Drug Administration
St. Louis Station
Laclete's Landing
808 North Collins Street
St. Louis, Missouri 63102
(314) 425-4137

Food and Drug Administration
Omaha Resident Inspection Post
1619 Howard Street
Omaha, Nebraska 68102
(402) 221-4676

Region VIII
Food and Drug Administration
500 U.S. Customhouse
19th and California Streets
Denver, Colorado 80202
(303) 837-4915

Region IX
Food and Drug Administration
50 United Nations Plaza, Room 518
San Francisco, California 94102
(415) 556-2682

Food and Drug Administration
1521 W. Pico Boulevard
Los Angeles, California 90015
(213) 688-3771

Region X
Food and Drug Administration
909 First Avenue
Federal Office Building, Room 5003
Seattle, Washington, 98174
(206) 442-5310

Washington Office
Consumer Affairs and Small Business Staff (HFO-22)
Food and Drug Administration
Department of Health and Human Services
5600 Fishers Lane, Room 13-82
Rockville, Maryland 20857
(301) 443-4166

Public Health Services
(Hill-Burton Hospitals)

Region I
JFK Federal Building
Boston, Massachusetts 02203
(617) 223-6680

Connecticut	New Hampshire
Maine	Rhode Island
Massachusetts	Vermont

Region II
Federal Building
26 Federal Plaza
New York, New York 10007
(212) 264-2560

New Jersey	Puerto Rico
New York	Virgin Islands

Region III
3535 Market Street
Philadelphia, Pennsylvania 19101
(215) 596-6704

Delaware	Pennsylvania
District of Columbia	Virginia
Maryland	West Virginia

Region IV
101 Marietta Towers, 11th Floor
Atlanta, Georgia 30323
(404) 242-2109

Alabama	Mississippi
Florida	North Carolina
Georgia	South Carolina
Kentucky	Tennessee

Region V
300 South Wacker Drive
Chicago, Illinois 60606
(312) 353-5232

Illinois	Minnesota
Indiana	Ohio
Michigan	Wisconsin

Region VI
1200 Main Tower Building, Room 1100
Dallas, Texas 75202
(214) 729-3910

Arkansas	Oklahoma
Louisiana	Texas
New Mexico	

Region VII
601 East 12th Street
Kansas City, Missouri 64106

Iowa	Missouri
Kansas	Nebraska

Region VIII
1961 Stout Street
Denver, Colorado 80294
(303) 837-4461

Colorado	South Dakota
Montana	Utah
North Dakota	Wyoming

Region IX
Federal Office Building
50 United Nations Plaza
San Francisco, California 94102

Arizona	Guam
California	Trust Territory of Pacific Islands
Hawaii	
Nevada	American Samoa

Region X
Arcade Plaza (MF829)
1321 Second Avenue
Seattle, Washington 98101
(206) 399-0215

Alaska	Oregon
Idaho	Washington

Washington Office
Hill-Burton Inquiries
Health Resources Administration
Bureau of Health Facilities
Department of Health and Human Services
3700 East-West Highway
Hyattsville, Maryland 20782
(800) 492-0359 (Maryland)
(800) 638-0742 (Elsewhere)

Department of Justice
Antitrust Field Offices

Atlanta
1776 Peachtree Street, N. W.
Atlanta, Georgia 30309
(404) 881-3828

Alabama	North Carolina
Florida	South Carolina
Georgia	Tennessee
Mississippi	

Chicago
219 South Dearborn Street
Chicago, Illinois 60604
(312) 353-7530

Colorado	Minnesota
Illinois	Missouri
Indiana	Nebraska
Iowa	North Dakota
Kansas	South Dakota
W. District of Michigan	Wisconsin

Cleveland
Celebrezze Federal Building
Cleveland, Ohio 44199
(216) 522-4070

Kentucky	Ohio
Eastern District of Michigan	West Virginia

Dallas
Earl Cabell Building
1100 Commerce Street
Room 8C6
Dallas, Texas 75242
(214) 767-8051

Texas	Louisiana
Oklahoma	Arkansas

Los Angeles
Room 1443
1100 U.S. Courthouse
Los Angeles, California 90012
(213) 688-6579
Southern and Central Districts of California
Arizona
New Mexico

New York
26 Federal Plaza
New York, New York 10278
(212) 264-0390

Connecticut	Northern New Jersey
Maine	New York
Massachusetts	Rhode Island
New Hampshire	Vermont

Philadelphia
U.S. Courthouse
601 Market Street
Philadelphia, Pennsylvania 19106
(215) 597-7405

Delaware	Pennsylvania
Maryland	Virginia
Southern New Jersey	

San Francisco
Box 36046
450 Golden Gate Avenue
San Francisco, California 94102
(415) 556-6300

Alaska	Nevada
Arizona	New Mexico
California	Oregon
Hawaii	Utah
Idaho	Washington
Montana	Wyoming

Washington Office
Consumer Affairs Section
Antitrust Division
Department of Justice
Washington, D.C. 20530
(202) 724-6786

Drug Enforcement Administration

Northeastern Regional Office
555 West 57th Street
New York, New York 10019
(212) 399-5151

Canada	New Hampshire
Connecticut	New Jersey
Delaware	Pennsylvania
Maine	Rhode Island
Massachusetts	Vermont

Southeastern Regional Office
8400 N.W. 53rd Street
Miami, Florida 33166
(305) 591-4870

Alabama	North Carolina
Arkansas	Puerto Rico
Florida	South Carolina
Georgia	Tennessee
Louisiana	Virginia
Maryland	Washington, D.C.
Mississippi	

North Central Regional Office
1800 Dirksen Federal Building
219 South Dearborn Street
Chicago, Illinois 60604
(312) 353-7875

Indiana	Nebraska
Iowa	North Dakota
Kansas	Ohio
Kentucky	South Dakota
Michigan	West Virginia
Minnesota	Wisconsin
Missouri	

South Central Regional Office
1880 Regal Row
Dallas, Texas 75235
(214) 767-7203

Arizona	Oklahoma
Colorado	Utah
New Mexico	Wyoming

Western Regional Office
Suite 800
350 South Figueroa Street
Los Angeles, California 90071
(213) 688-2650

Alaska	Idaho
California	Montana
Canada	Nevada
Guam	Oregon
Hawaii	Washington

Washington Office
Office of Diverson Control
Drug Enforcement Administration
Department of Justice
Washington, D.C. 20537
(202) 633-1000

Immigration and Naturalization Service

Eastern
Federal Building
Elmwood Avenue
Burlington, Vermont 05401
(802) 951-6223

Connecticut	New York
Delaware	Pennsylvania
Maine	Rhode Island
Maryland	Vermont
Massachusetts	Virginia
New Hampshire	West Virginia
New Jersey	Puerto Rico

Northern
Federal Building
Fort Snelling
Twin Cities
Minnesota 55111
(612) 725-4451

Alaska	Montana
Colorado	Nebraska
Idaho	North Dakota
Illinois	Ohio
Indiana	Oregon
Iowa	South Dakota
Kansas	Utah
Michigan	Washington
Minnesota	Wisconsin
Missouri	Wyoming

Southern
Skyline Center Building C
311 N. Stemmons Freeway
Dallas, Texas 75207
(214) 767-6002

Alabama	New Mexico
Arkansas	North Carolina
Florida	Oklahoma
Georgia	South Carolina
Kentucy	Tennessee
Louisiana	Texas
Mississippi	

Western
Terminal Island
San Pedro, California 90731
(213) 548-2375

Arizona	Hawaii
California	Nevada

Washington Office
Immigration and Naturalization Service
Department of Justice
25 E Street, N.W.
Washington, D.C. 20536
(202) 724-7796

Department of Labor

Employment and Training Administration

Region I
JFK Federal Building
Government Center
Boston, Massachusetts 02203
(617) 223-6440

Connecticut	New Hampshire
Maine	Rhode Island
Massachusetts	Vermont

Region II
1515 Broadway
New York, New York 10036
(212) 944-3209

New Jersey	Puerto Rico
New York	Virgin Islands

Region III
P.O. Box 8796
Philadelphia, Pennsylvania 19101
(215) 596-6338

Delaware	Pennsylvania
District of Columbia	Virginia
Maryland	West Virginia

Region IV
1371 Peachtree Street, N.E., Room 405
Atlanta, Georgia 30367
(404) 881-4411

Alabama	Mississippi
Florida	North Carolina
Georgia	South Carolina
Kentucky	Tennessee

Region V
230 S. Dearborn Street
Chicago, Illinois 60604
(312) 353-0313

Illinois	Minnesota
Indiana	Ohio
Michigan	Wisconsin

Region VI
555 Griffin Square Building, Room 317
Dallas, Texas 75202
(214) 767-6877

Arkansas	Oklahoma
Louisiana	Texas
New Mexico	

Region VII
911 Walnut Street
1000 Federal Office Building
Kansas City, Missouri 64106
(816) 374-3796

Iowa	Missouri
Kansas	Nebraska

Region VIII
Federal Building
1961 Stout Street
Denver, Colorado 80294
(303) 837-4477

Colorado	South Dakota
Montana	Utah
North Dakota	Wyoming

Region IX
Federal Office Building
450 Golden Gate Avenue
San Francisco, California 94102
(415) 556-7414

Arizona	Hawaii
California	Nevada
Guam	

Region X
909 First Avenue, Room 1145
Seattle, Washington 98174
(206) 442-7700

Alaska	Oregon
Idaho	Washington

Washington Office
Director, Office of Public Affairs
Employment and Training Administration
Department of Labor
601 D Street, N.W., Room 10418
Washington, D.C. 20530
(202) 376-6270

Employment Standards Administration

Region I
JFK Federal Building
Government Center
Boston, Massachusetts 02203
(617) 223-4305

Connecticut	New Hampshire
Maine	Rhode Island
Massachusetts	Vermont

Region II
1515 Broadway
New York, New York 10036
(212) 944-3351

New Jersey	Puerto Rico
New York	Virgin Islands

Region III
3535 Market Street
Philadelphia, Pennsylvania 19104
(215) 596-1185

Delaware	Pennsylvania
District of Columbia	Virginia
Maryland	West Virginia

Region IV
1371 Peachtree Street, N.E.
Atlanta, Georgia 30367
(404) 881-2818

Alabama	Mississippi
Florida	North Carolina
Georgia	South Carolina
Kentucky	Tennessee

Region V
230 S. Dearborn Street
Chicago, Illinois 60604
(312) 353-8845

Illinois	Minnesota
Indiana	Ohio
Michigan	Wisconsin

Region VI
555 Griffin Square Building
Griffin & Young Streets
Dallas, Texas 75202
(214) 767-6894

Arkansas	Oklahoma
Louisiana	Texas
New Mexico	

Region VII
911 Walnut Street
Kansas City, Missouri 64106
(816) 374-5381

Iowa	Missouri
Kansas	Nebraska

Region VIII
Federal Building
1961 Stout Street
Denver, Colorado 80294
(303) 837-5903

Colorado	South Dakota
Montana	Utah
North Dakota	Wyoming

Region IX
Federal Office Building
450 Golden Gate Avenue
San Francisco, California 94102
(415) 556-1318

Arizona	Hawaii
California	Nevada
Guam	

Region X
909 First Avenue
Seattle, Washington 98174
(206) 442-1536

Alaska	Oregon
Idaho	Washington

Washington Office
Office of Information and Consumer Services
Employment Standards Administration
Department of Labor
Washington, D.C. 20210
(202) 523-8743

Labor-Management Services Administration

Region I
New Studio Building
110 Tremont Street
Boston, Massachusetts 02203

Connecticut	New Hampshire
Maine	Rhode Island
Massachusetts	Vermont

Region II
1515 Broadway
New York, New York 10036
(212) 944-3408

New Jersey	Puerto Rico
New York	Virgin Islands

Region III
3535 Market Street
Philadelphia, Pennsylvania 19104
(215) 596-1134

Delaware	Pennsylvania
District of Columbia	Virginia
Maryland	West Virginia

Region IV
1371 Peachtree Street, N.E.
Atlanta, Georgia 30367
(404) 881-4237

Alabama	Mississippi
Florida	North Carolina
Georgia	South Carolina
Kentucky	Tennessee

Region V
230 S. Dearborn Street
Chicago, Illinois 60604
(312) 353-0133

Illinois	Minnesota
Indiana	Ohio
Michigan	Wisconsin

Region VI
555 Griffin Square Building
Dallas, Texas 75202
(214) 767-6331

Arkansas	Oklahoma
Louisiana	Texas
New Mexico	

Region VII
911 Walnut Street
Kansas City, Missouri 64106
(816) 374-5131

Iowa	Missouri
Kansas	Nebraska

Region VIII
Federal Building
1961 Stout Street
Denver, Colorado 80294
(303) 837-5061

Colorado	South Dakota
Montana	Utah
North Dakota	Wyoming

Region IX
Federal Office Building
450 Golden Gate Avenue
San Francisco, California 94102
(415) 556-5915

Arizona	Hawaii
California	Nevada
Guam	

Region X
909 First Avenue
Seattle, Washington 98174
(206) 442-5216

Alaska	Oregon
Idaho	Washington

Washington Office
Office of Communications and Public Service Assistance
Labor-Management Services Administration
Department of Labor
Washington, D.C. 20210
(202) 523-8764

Occupational Safety and Health Administration

Region I
JFK Federal Building
Government Center
Boston, Massachusetts 02203
(617) 223-5535

Connecticut	New Hampshire
Maine	Rhode Island
Massachusetts	Vermont

Region II
1515 Broadway
New York, New York 10036
(212) 944-3432
New Jersey — Puerto Rico
New York — Virgin Islands

Region III
3535 Market Street
Philadelphia, Pennsylvania 19104
(215) 596-1206
Delaware — Pennsylvania
District of Columbia — Virginia
Maryland — West Virginia

Region IV
1371 Peachtree Street, N.E.
Atlanta, Georgia 30367
(404) 881-3573
Alabama — Mississippi
Florida — North Carolina
Georgia — South Carolina
Kentucky — Tennessee

Region V
230 S. Dearborn Street
Chicago, Illinois 60604
(312) 353-2220
Illinois — Minnesota
Indiana — Ohio
Michigan — Wisconsin

Region VI
555 Griffin Square Building
Griffin & Young Streets
Dallas, Texas 75202
(214) 767-4764
Arkansas — Oklahoma
Louisiana — Texas
New Mexico

Region VII
911 Walnut Street
Kansas City, Missouri 64106
(816) 374-5861
Iowa — Missouri
Kansas — Nebraska

Region VIII
Federal Building
1961 Stout Street
Denver, Colorado 80294
(303) 837-7883
Colorado — South Dakota
Montana — Utah
North Dakota — Wyoming

Region IX
Federal Office Building
450 Golden Gate Avenue
San Francisco, California 94102
(415) 556-0586
Arizona — Hawaii
California — Nevada
Guam

Region X
909 First Avenue
Seattle, Washington 98174
(206) 442-5930
Alaska — Oregon
Idaho — Washington

Washington Office
Office of Information
Occupational Safety and Health Administration
Department of Labor
Washington, D.C. 20210
(202) 523-8151

Department of Transportation

United States Coast Guard

First Coast Guard District
150 Causeway Street
Boston, Massachusetts 02114
(617) 223-3607
Maine — Rhode Island
Massachusetts — Vermont
New Hampshire

Second Coast Guard District
1430 Olive Street
St. Louis, Missouri 63103
(314) 425-4627
Alabama (part) — Nebraska
Arkansas — North Dakota
Colorado — Ohio (part)
Illinois (part) — Oklahoma
Indiana (part) — Pennsylvania (part)
Iowa — South Dakota
Kansas — Tennessee (part)
Kentucky — West Virginia
Minnesota (part) — Wisconsin (part)
Mississippi (part) — Wyoming
Missouri

Third Coast Guard District
Governor's Island
New York, New York 10004
(212) 668-7974
Connecticut — New York (part)
Delaware — Pennsylvania (part)
New Jersey

Fifth Coast Guard District
Federal Office Building
431 Crawford Street
Portsmouth, Virginia 23705
(804 398-6202
District of Columbia — North Carolina
Maryland — Virginia

Seventh Coast Guard District
1018 Federal Building
51 SW 1st Avenue
Miami, Florida 33130
(305) 350-5758
Florida (part) — South Carolina
Georgia (part)

Eighth Coast Guard District
Hale Boggs Federal Building
500 Camp Street
New Orleans, Louisiana 70130
(504) 589-6198
Alabama (part) — Mississippi (part)
Florida (part) — New Mexico
Georgia (part) — Texas

Ninth Coast Guard District
1240 East 9th Street
Cleveland, Ohio 44199
(216) 522-3912
Illinois (part) — New York (part)
Indiana (part) — Ohio (part)
Michigan — Pennsylvania (part)
Minnesota (part) — Wisconsin (part)

Eleventh Coast Guard District
Union Bank Building
400 Ocean Boulevard
Long Beach, California 90822
(213) 590-2213
Arizona — Nevada (part)
California (part) — Utah (part)

Twelfth Coast Guard District
630 Sansome Street
San Francisco, California 94126
(415) 556-3860
California (part) — Utah (part)
Nevada (part)

Thirteenth Coast Guard District
Federal Building
915 2nd Avenue
Seattle, Washington 98174
(206) 442-5896
Idaho — Oregon
Montana — Washington

Fourteenth Coast Guard District
PJKK Federal Building
300 Ala Moana Boulevard
Honolulu, Hawaii 96850
(808) 546-5531
Hawaii

Seventeenth Coast Guard District
P.O. Box 3-5000
Juneau, Alaska 99802
(907) 586-7290
Alaska

Washington Office
Office of Boating, Public and Consumer Affairs (G-B)
United States Coast Guard
Department of Transportation
Washington, D.C. 20593
(202) 426-1080 (District of Columbia)
(800) 424-8802 (Elsewhere)

Department of the Treasury

Bureau of Alcohol, Tobacco and Firearms

Central Region
Federal Building, Room 6510-A
550 Main Street
Cincinnati, Ohio 45202
(800) 582-1880 (Ohio)
(800) 543-1932 (Other states listed below)

Indiana	Ohio
Kentucky	West Virginia
Michigan	

Mid-Atlantic Region
2 Penn Center Plaza
Room 360
Philadelphia, Pennsylvania 19102
(800) 462-0434 (Pennsylvania)
(800) 523-0677 (Other states listed below)

Delaware	New Jersey
District of Columbia	Pennsylvania
Maryland	Virginia

Southeast Region
P.O. Box 2994
Atlanta, Georgia 30301
(800) 282-8878 (Georgia)
(800) 242-3701 (Other states listed below)

Alabama	North Carolina
Florida	South Carolina
Georgia	Tennessee
Mississippi	

North Atlantic Region
8 World Trade Center, 6th Floor
New York, New York 10048
(800) 442-8275 (New York)
(800) 223-2162 (Other states listed below)

Connecticut	New York
Maine	Rhode Island
Massachusetts	Vermont
New Hampshire	

Mid-West Region
230 S. Dearborn Street
15th Floor
Chicago, Illinois 60604
(800) 572-3178 (Illinois)
(800) 621-3211 (Other states listed below)

Illinois	Nebraska
Iowa	North Dakota
Kansas	South Dakota
Minnesota	Wisconsin
Missouri	

Southwest Region
1114 Commerce Street, Room 701
Dallas, Texas 75242
(800) 442-7251 (Texas)
(800) 527-9380 (Other states listed below)

Arizona	Oklahoma
Colorado	Texas
Louisiana	Wyoming
New Mexico	

Western Region
525 Market Street, 34th Floor
San Francisco, California 94105
(800) 792-9811 (California)
(800) 227-3072 (Other states listed below)

Alaska	Montana
Arizona	Nevada
California	Oregon
Guam	Utah
Hawaii	Washington
Idaho	

Washington Office
Bureau of Alcohol, Tobacco, and Firearms
Department of the Treasury
Room 6209
1200 Pennsylvania Avenue, N.W.
Washington, D.C. 20226
(202) 566-7591

Comptroller of the Currency

Region 1
Consumer Complaint Specialist
First National Bank Region
Harbor Plaza—8th Floor
470 Atlantic Avenue
Boston, Massachusetts 02110
(617) 223-2274

Connecticut	New Hampshire
Maine	Rhode Island
Massachusetts	Vermont

Region 2
Administrator of National Banks
Consumer Complaint Specialist
Second National Bank Region
1201 Avenue of the Americas, Suite 4250
New York, New York 10036
(212) 944-3495

New Jersey	Puerto Rico
New York	Virgin Islands

Region 3
Consumer Complaint Specialist
Third National Bank Region
Three Parkway, Suite 1800
Philadelphia, Pennsylvania 19102
(215) 597-7105
Delaware
Pennsylvania

Region 4
Administrator of National Banks
Consumer Complaint Specialist
Fourth National Bank Region
Cuyahoga Savings Building, Suite 1100
One Erieview Plaza
Cleveland, Ohio 44114
(216) 522-7141
Indiana
Kentucky
Ohio

Region 5
Consumer Complaint Specialist
Fifth National Bank Region
F & M Center, Suite 21-51
Richmond, Virginia 23277
(804) 643-3517

Maryland	Virginia
North Carolina	West Virginia

Region 6
Consumer Complaint Specialist
Sixth National Bank Region
Peachtree Cain Tower, Suite 2700
229 Peachtree Street, N.E.
Atlanta, Georgia 30303
(404) 221-4926
Florida
Georgia
South Carolina

Region 7
Consumer Complaint Specialist
Seventh National Bank Region
Sears Tower, Suite 5750
Chicago, Illinois 60606
(312) 353-0300
Illinois
Michigan

Region 8
Consumer Complaint Specialist
Eighth National Bank Region
165 Madison Avenue, Room 800
Memphis, Tennessee 38103
(901) 521-3376

Alabama	Mississippi
Arkansas	Tennessee
Louisiana	

Region 9
Consumer Complaint Specialist
Ninth National Bank Region
800 Marquette Avenue, Suite 1100
Minneapolis, Minnesota 55402
(612) 725-2684

Minnesota	South Dakota
North Dakota	Wisconsin

Region 10
Consumer Complaint Specialist
Tenth National Bank Region
911 Main Street, Suite 2616
Kansas City, Missouri 64105
(816) 374-6431

Iowa	Missouri
Kansas	Nebraska

Region 11
Consumer Complaint Specialist
Eleventh National Bank Region
1201 Elm Street, Suite 3800
Dallas, Texas 75270
(214) 767-4400
Oklahoma
Texas

Region 12
Consumer Complaint Specialist
Twelfth National Bank Region
1405 Curtis Street, Suite 3000
Denver, Colorado 80202
(303) 837-4883

Arizona	Utah
Colorado	Wyoming
New Mexico	

Region 13
Consumer Complaint Specialist
Thirteenth National Bank Region
707 SW Washington Street, Room 900
Portland, Oregon 97205
(503) 221-3091

Idaho	Oregon
Montana	Washington

Region 14
Consumer Complaint Specialist
Fourteenth National Bank Region
One Market Plaza
Steuart Street Tower, Suite 2101
San Francisco, California 94105
(415) 454-8561

California	Hawaii
Guam	Nevada

Washington Office
Deputy Comptroller for Customer and Community Programs
Comptroller of the Currency
Department of the Treasury
6th Floor—L'Enfant Plaza
Washington, D.C. 20219

Federal Communications Commission

Southcentral Region
Brywood Office Tower, Room 320
8800 East 63rd Street
Kansas City, Missouri 64133
(816) 926-5179

Arkansas	Nebraska
Colorado	New Mexico
Iowa	Oklahoma
Kansas	South Dakota
Louisiana	Texas
Mississippi	Wyoming
Missouri	

Southeast Region
Room 2111
101 Marietta Tower
Atlanta, Georgia 30303
(404) 221-6500
Mailing Address:
Post Office Box 1775
Atlanta, Georgia 30301

Alabama	South Carolina
Florida	Tennessee
Georgia	Virginia
North Carolina	

Southwest Region
Room 423
555 Battery Street
San Francisco, California 94111
(415) 556-7701

Arizona	Nevada
California	Utah

Northwestern Region
3256 Federal Building
915 Second Avenue
Seattle, Washington 98174
(206) 442-7653

Alaska	Montana
Hawaii	Oregon
Idaho	Washington

Northcentral Region
Park Ridge Office Center
Room 306
1550 Northwest Highway
Park Ridge, Illinois 60068
(312) 353-0368

Illinois	North Dakota
Indiana	Ohio
Kentucky	South Dakota
Michigan	Wisconsin
Minnesota	

Washington Office
Consumer Assistance Office
Federal Communications Commission
1919 M Street, N.W., Room 252
Washington, D.C. 20554
(202) 662-7000

Federal Deposit Insurance Corporation

Atlanta Regional Office
Federal Deposit Insurance Corporation
233 Peachtree Street, N.E., Suite 2400
Atlanta, Georgia 30043
(404) 221-6631

Alabama	North Carolina
Florida	South Carolina
Georgia	

Boston Regional Office
Federal Deposit Insurance Corporation
60 State Street, 17th Floor
Boston, Massachusetts 02109
(617) 223-6420

Connecticut	New Hampshire
Maine	Rhode Island
Massachusetts	Vermont

Chicago Regional Office
Federal Deposit Insurance Corporation
233 S. Wacker Drive, Suite 6116
Chicago, Illinois 60606
(312) 353-2600
Illinois
Indiana

Columbus Regional Office
Federal Deposit Insurance Corporation
1 Nationwide Plaza, Suite 2600
Columbus, Ohio 43215
(614) 469-7301
Kentucky
Ohio
West Virginia

Dallas Regional Office
Federal Deposit Insurance Corporation
350 North St. Paul Street, Suite 2000
Dallas, Texas 75201
(214) 767-5501

Colorado	Oklahoma
New Mexico	Texas

Kansas City Regional Office
Federal Deposit Insurance Corporation
2345 Grand Avenue, Suite 1500
Kansas City, Missouri 64108
(816) 374-2851
Kansas
Missouri

Madison Regional Office
Federal Deposit Insurance Corporation
1 South Pinckney Street, Room 813
Madison, Wisconsin 53703
(608) 264-5226
Michigan
Wisconsin

Memphis Regional Office
Federal Deposit Insurance Corporation
1 Commerce Square, Suite 1800
Memphis, Tennessee 38103
(901) 521-3872

Arkansas	Mississippi
Louisiana	Tennessee

Minneapolis Regional Office
Federal Deposit Insurance Corporation
730 Second Avenue South, Suite 266
Minneapolis, Minnesota 55402
(612) 725-6241

Minnesota	South Dakota
Montana	Wyoming
North Dakota	

New York Regional Office
Federal Deposit Insurance Corporation
345 Park Avenue, 21st Floor
New York, New York 10154
(212) 826-4762

New Jersey	Puerto Rico
New York	Virgin Islands

Omaha Regional Office
Federal Deposit Insurance Corporation
1700 Farnam Street, Suite 1200
Omaha, Nebraska 68102
(402) 221-3311
Iowa
Nebraska

Philadelphia Regional Office
Federal Deposit Insurance Corporation
1900 Market Street, Suite 616
Philadelphia, Pennsylvania 19103
(215) 597-2295
Delaware
Maryland
Pennsylvania
Virginia

San Francisco Regional Office
Federal Deposit Insurance Corporation
44 Montgomery Street, 3600
San Francisco, California 94104
(415) 556-2736
Alaska
Arizona
California
Guam
Hawaii
Idaho
Nevada
Oregon
Utah
Washington

Washington Office
Office of Consumer Compliance Programs
550 17th Street, N.W.
Washington, D.C. 20429
(202) 389-4767 (District of Columbia)
(800) 424-5488 (All states)

Federal Home Loan Bank Board

Atlanta
P. O. Box 56527
Peachtree Center Station
Atlanta, Georgia 30343
(404) 522-2450
Alabama
District of Columbia
Florida
Georgia
Maryland
North Carolina
South Carolina
Virginia

Boston
P. O. Box 2196
Boston, Massachusetts 02106
(617) 223-5300
Connecticut
Maine
Massachusetts
New Hampshire
Rhode Island
Vermont

Chicago
111 East Wacker Drive
Suite 800
Chicago, Illinois 60601
(312) 565-5700
Illinois
Wisconsin

Cincinnati
2500 DuBois Tower
Cincinnati, Ohio 45202
(513) 852-7500
Kentucky
Ohio
Tennessee

Des Moines
907 Walnut Street
Des Moines, Iowa 50309
(515) 243-4211
Iowa
Minnesota
Missouri
North Dakota
South Dakota

Indianapolis
P. O. Box 60
Indianapolis, Indiana 46206
(317) 269-5200
Indiana
Michigan

Little Rock
323 Center Street
Little Rock, Arkansas 72201
(501) 372-7141
Arkansas
Louisiana
Mississippi
New Mexico
Texas

New York
One World Trade Center
Floor 103
New York, New York 10048
(212) 432-2000
New Jersey
New York
Puerto Rico
Virgin Islands

Pittsburgh
1 Stanwix Street
Gateway Center
Pittsburgh, Pennsylvania 15222
(412) 288-3400
Delaware
Pennsylvania
West Virginia

San Francisco
P. O. Box 7948
San Francisco, California 94120
(415) 393-1000
(800) 227-3062 (Arizona and Nevada)
(800) 652-1646 (California)

Seattle
600 Stewart Street
Seattle, Washington 98101
Alaska
Guam
Hawaii
Idaho
Montana
Montana
Oregon
Utah
Wyoming
Washington

Topeka
P. O. Box 176
Topeka, Kansas 66601
(913) 233-0507
Colorado
Kansas
Nebraska
Oklahoma

Washington, D.C.
Department of Consumer and Civil Rights
Office of Examination and Supervision
Federal Home Loan Bank Board
Washington, D.C. 20552
(202) 377-6237

Board of Governors of the Federal Reserve System

District 1
600 Atlantic Avenue
Boston, Massachusetts 02106
(617) 973-3000
Connecticut
Maine
Massachusetts
New Hampshire
Rhode Island
Vermont

District 2
33 Liberty Street
New York, New York 10045
(212) 791-5000
Central and Northern New Jersey
New York

District 3
100 North Sixth Street
Philadelphia, Pennsylvania 19105
(215) 574-6000
Delaware
Southern New Jersey
Central and Eastern Pennsylvania

District 4
P. O. Box 6387
1455 East Sixth Street
Cleveland, Ohio 44114
(216) 579-2000
Eastern Kentucky
Ohio
Western Pennsylvania
Northern Tip of West Virginia

District 5
701 East Byrd Street
Richmond, Virginia 23261
(804) 643-1250
Maryland
North Carolina
South Carolina
Virginia
West Virginia (except Northern Tip)

District 6
P. O. Box 1731
Atlanta, Georgia 30301
(404) 586-8500
Alabama
Florida
Georgia
Southern Louisiana
Southern Mississippi
Central and Eastern Tennessee

District 7
230 South LaSalle Street
Chicago, Illinois 60690
(312) 322-5322
Northern Illinois
Central and Northern Indiana
Iowa
Michigan (except upper peninsula)
Wisconsin (except Northwestern portion)

District 8
411 Locust Street
St. Louis, Missouri 63102
(314) 444-8444
Arkansas
Southern Illinois
Southern Indiana
Western Kentucky
Northern Mississippi
Central and Eastern Missouri
Western Tennessee

District 9
250 Marquette Avenue
Minneapolis, Minnesota 55480
(612) 340-2345
Upper Peninsula of Michigan
Minnesota
Montana
North Dakota
South Dakota
Northwestern Wisconsin

District 10
925 Grand Avenue
Kansas City, Missouri 64198
(816) 881-2000
Colorado
Kansas
Western Missouri
Nebraska
Northern New Mexico
Oklahoma (except Southeastern portion)
Wyoming

District 11
400 South Akard Street
Dallas, Texas 75222
(214) 651-6111
Northern Louisiana
Southern New Mexico
Southeastern Oklahoma
Texas

District 12
400 Sansome Street
San Francisco, California 94120
(415) 544-2000
Alaska
Arizona
California
Hawaii
Idaho
Nevada
Oregon
Utah
Washington

Washington Office
Division of Consumer and Community Affairs
Board of Governors of the Federal Reserve System
20th and C Streets, N.W.
Washington, D.C. 20551
(202) 452-3693

Federal Trade Commission

Atlanta
1718 Peachtree Street, N.W.
Suite 1000
Atlanta, Georgia 30367
(404) 881-4836
Alabama
Florida
Georgia
Mississippi
North Carolina
South Carolina
Tennessee
Virginia

Boston
150 Causeway Street
Room 1301
Boston, Massachusetts 02114
(617) 223-6621
Connecticut
Maine
Massachusetts
New Hampshire
Rhode Island
Vermont

Chicago
55 E. Monroe Street
Suite 1437
Chicago, Illinois 60603
(312) 353-4423
Illinois
Indiana
Iowa
Kentucky
Minnesota
Missouri
Wisconsin

Cleveland
118 St. Clair Avenue
Suite 500
Cleveland, Ohio 44114
(216) 552-4207
Delaware
Maryland
Michigan
New York (West of Rochester)
Ohio
Pennsylvania
West Virginia

Dallas
2001 Bryan Street
Suite 2665
Dallas, Texas 75201
(214) 767-0032
Arizona
Louisiana
New Mexico
Oklahoma
Texas

Denver
1405 Curtis Street
Suite 2900
Denver, Colorado 80202
(303) 837-2271
Colorado
Kansas
Montana
Nebraska
North Dakota
South Dakota
Utah
Wyoming

Los Angeles
11000 Wilshire Boulevard
Los Angeles, California 90024
(213) 824-7575
Arizona
Southern California

New York
26 Federal Plaza
Room 2243-EB
New York, New York 10278
(212) 264-1207
New Jersey
New York (East of Rochester)

San Francisco
450 Golden Gate Avenue
San Francisco, California 94102
(415) 556-1270
Hawaii
Nevada
Northern California

Seattle
28th Floor
915 2nd Avenue
Seattle, Washington 98174
(206) 442-4655
Alaska
Idaho
Oregon
Washington

***FTC Field Station**
P. O. Box 50169
Honolulu, Hawaii 96850
(808) 546-5685

Washington, D.C. Office
Correspondence Office
Federal Trade Commission
Washington, D.C. 20580
(202) 523-3567

National Credit Union Administration

Region I
National Credit Union Administration
441 Stuart Street, 6th Floor
Boston, Massachusetts 02116
(617) 223-6807
Connecticut
Maine
Massachusetts
New Hampshire
New Jersey
New York
Puerto Rico
Rhode Island
Vermont
Virgin Islands

Region II
National Credit Union Administration
310 North Second Street
Harrisburg, Pennsylvania 17101
(717) 782-4595
Delaware
District of Columbia
Maryland
Pennsylvania
Virginia
West Virginia

Region III
National Credit Union Administration
1365 Peachtree Street, Suite 500
Atlanta, Georgia 30367
(404) 881-3127
Alabama
Arkansas
Florida
Georgia
Kentucky
Louisiana
Mississippi
North Carolina
South Carolina
Tennessee

FEDERAL AGENCIES AND THEIR REGIONAL OFFICES

Region IV
National Credit Union Administration
New Federal Building
234 N. Summit Street, Room 704
Toledo, Ohio 43604
(419) 259-7511

Illinois	Missouri
Indiana	North Dakota
Iowa	Ohio
Michigan	South Dakota
Minnesota	Wisconsin

Region V
National Credit Union Administration
Grant Building—Suite 407
611 East 6th Street
Austin, Texas 78701
(512) 397-5131

Arizona	Nevada
Colorado	New Mexico
Idaho	Oklahoma
Kansas	Texas
Montana	Utah
Nebraska	Wyoming

Region VI
National Credit Union Administration
77 Geary Street
Second Floor
San Francisco, California 94108
(415) 556-6277

Alaska	Hawaii
American Samoa	Oregon
California	Washington
Guam	

Washington Office
Office of Consumer Affairs
National Credit Union Administration
1776 G Street, N.W.
Washington, D.C. 20456
(202) 357-1080

State, County, and City Government Consumer Protection Offices

Listed below are consumer protection offices which are part of state, county, and city governments. Some are located in governors' offices, state attorney generals' offices, or mayors' offices. Check in your state to see which office can help resolve complaints, furnish information or helpful publications, or provide other services. As a general rule, the first place you should go for help with a consumer problem is the local office nearest your home. Since most offices require that complaints be in writing, you might save time by writing, rather than calling, with your initial complaint.

Alabama

State Office
Fincher Allen, Director
Consumer Protection Division
Office of Attorney General
560 South McDonough Street
Montgomery, Alabama 36104
(205) 832-5936
800-392-5658 (Alabama only)

Alaska

State Office
Connie Sipe, Chief
Consumer Protection Section
Office of Attorney General
1049 West Fifth Avenue, Suite 101
Anchorage Alaska 99501
(907) 279-0428

Branch Offices
Office of Attorney General
State Court Office Building
604 Barnette Street, Room 228
Fairbanks, Alaska 99707
(907) 465-8566

Office of Attorney General
Pouch K, NBA Building
217 Second Street
Juneau, Alaska 99811
(907) 465-3692

Office of Attorney General
415 Main Street, Room 304
Ketchikan, Alaska 99901
(907) 225-6120

Arizona

State Office
Patrick Murphy, Chief Counsel
Financial Fraud Division
Office of Attorney General
207 State Capitol Building
Phoenix, Arizona 85007
(602) 255-5763 (Fraud only)
800-354-8431 (Arizona only)

Branch Office
John F. Kelly
Financial Fraud Division
Office of Attorney General
403 West Congress Street
Tucson, Arizona 85701
(602) 882-5501 (Fraud only)

County Offices
John Barnes
Chief Investigator
Cochise County Attorney's Office
P.O. Drawer CA
Bisbee, Arizona 85603
(602) 432-5703 ext. 470

Howard Fell, Director
Consumer Protection/Economic Crime Unit
Pima County Attorney's Office
111 West Congress, 9th Floor
Tucson, Arizona 85701
(602) 792-8668

David Ellsworth
Yuma County Attorney's Office
P.O. Box 1048
Yuma, Arizona 85364
(602) 782-4534 ext. 55

City Offices
Mayor's Citizens Assistance Office
251 West Washington
Phoenix, Arizona 85003
(602) 262-7777

Ronald M. Dotrick
Supervising Attorney
Tucson City Attorney's Office
P.O. Box 27210
2302 East Speedway, Room 202
Tucson, Arizona 85726
(602) 791-4886

Arkansas

State Office
Tom Hicks, Director
Consumer Protection Division
Office of Attorney General
Justice Building
Little Rock, Arkansas 72201
(501) 371-2341
800-482-8982 (Arkansas only)

California

State Office
Richard B. Spohn, Director
California Department of Consumer Affairs
1020 N Street
Sacramento, California 95814
(916) 445-0660 (Complaint assistance)
(916) 445-1254 (Consumer information)

Bureau of Automotive Repair
California Department of Consumer Affairs
3116 Bradshaw Road
Sacramento, California 95827
(916) 366-5050
800-952-5210 (California only; Auto repair only)

Public Inquiry Unit
Office of Attorney General
555 Capitol Mall, Suite 350
Sacramento, California 95814
800-952-5225 (California only)

Branch Offices
Dan Wooldridge
California Department of Consumer Affairs
107 South Broadway, Room 8020
Los Angeles, California 90012
(213) 620-4360

John Rouse
California Department of Consumer Affairs
455 Golden Gate Avenue, Room 2091
San Francisco, California 94102
(415) 557-0966

County Offices

Richard Michaels
Assistant District Attorney
Alameda County District Attorney's Office
24405 Amador Street, Room 103
Hayward, California 94544
(415) 881-6150

William O'Malley
Contra Costa County District Attorney
Special Operations Division
P.O. Box 670
725 Court Street
Martinez, California 94553
(415) 372-4500 ext. 4620

L. J. Garrett, Jr., Director
Del Norte County Division of Consumer Affairs
2650 Washington Boulevard
Crescent City, California 95531
(707) 464-2716 or 3756

Lawrence Viau, Chief
Consumer Fraud Division
Fresno County District Attorney's Office
Courthouse
1100 Van Ness Avenue
Fresno, California 93721
(209) 488-3141

Margaret Spencer
Deputy District Attorney
Kern County Consumer Unit
1215 Truxton Avenue
Bakersfield, California 93301
(805) 861-2421

Richard Kalustian
Consumer and Environment Protection Division
Los Angeles County District Attorney's Office
320 West Temple Street, Room 540
Los Angeles, California 90012
(213) 974-3970

Shirley Goldinger, Director
Los Angeles County Department of Consumer Affairs
500 West Temple Street, Room B-96
Los Angeles, California 90012
(213) 974-1452

Robert DeSanti, Director
Consumer Protection Unit
Madera County Weights and Measures
902 North Gateway Drive
Madera, California 93637
(209) 674-4641

Barry Wood
Deputy District Attorney
Consumer Division
Mendocino County District Attorney's Office
Ukiah, California 95482
(707) 468-4211

John T. Swan
Deputy District Attorney
Consumer Affairs Division
Napa County District Attorney's Office
1125 Third Street
Napa, California 94558
(707) 253-4427

David Himelson
Major Fraud/Consumer Protection Unit
Orange County District Attorney's Office
P.O. Box 808
700 Civic Center Drive West
Santa Ana, California 92702
(714) 834-3600

Ronald Melendez, Director
Orange County Office of Consumer Affairs
1300 S. Grand Avenue
Building C
Santa Ana, California 92705
(714) 834-6100

Gary Tranbarger
Deputy District Attorney
Economic Crime Division
Riverside County District Attorney's Office
P.O. Box 1146
4080 Lemon Street
Riverside, California 92502
(714) 787-6372

William Kershaw
Supervising Deputy District Attorney
Sacramento County District Attorney's Fraud Division
P.O. Box 749
Sacramento, California 95804
(916) 440-6823

Charles Hayes, Director
Consumer Fraud Division
San Diego County District Attorney's Office
P.O. Box X-1011
San Diego, California 92112
(714) 236-2474

Assistant District Attorney
Consumer Fraud/Economic Crime Unit
San Francisco County District Attorney's Office
880 Bryant Street, Room 320
San Francisco, California 94103
(415) 553-1821

John Calabrace
Deputy District Attorney
San Joaquin County District Attorney's Office
P.O. Box 50
Stockton, California 95201
(209) 944-3811

Christopher Money
District Attorney
Consumer Unit
San Luis Obispo County District Attorney's Office
302 Courthouse Annex
San Luis Obispo, California 93408
(805) 549-5800

John E. Wilson
Deputy District Attorney
Consumer Fraud Unit
San Mateo County District Attorney's Office
Hall of Justice and Records
Redwood City, California 94063
(415) 363-4656

Eugene Martinez
Deputy District Attorney
Consumer/Business Law Section
Santa Barbara County District Attorney's Office
118 East Figueroa
Santa Barbara, California 93101
(805) 963-6158

Daniel R. Smith, Director
Santa Clara County Department of Consumer Affairs
1553 Berger Drive
San Jose, California 95112
(408) 299-4211

Louis Bergna, Chief
Consumer Fraud Unit
Santa Clara County District Attorney's Office
70 West Hedding Street, West Wing
San Jose, California 95110
(408) 275-9651

Gloria Lorenzo, Coordinator
Division of Consumer Affairs
Santa Cruz County District Attorney's Office
701 Ocean Street, Room 240
Santa Cruz, California 95060
(408) 425-2064

Harry Kinnicutt
Deputy District Attorney
Consumer Fraud Unit
Solano County District Attorney's Office
600 Union Avenue
Fairfield, California 94533
(707) 429-6451

Claudia Leong
Consumer Affairs Coordinator
Stanislaus County Office of Consumer Affairs
1100 H Street, 2nd Floor
Modesto, California 95354
(209) 523-7707

Robert Graham
Deputy District Attorney
Consumer Fraud Unit
Stanislaus County District Attorney's Office
P.O. Box 442
Modesto, California 95353
(209) 577-0570

Robert O'Connor
Supervising Deputy District Attorney
Consumer Fraud Section
Ventura County District Attorney's Office
800 South Victoria Avenue
Ventura, California 93009
(805) 654-3110

Richard L. Gilbert
Yolo County District Attorney
Consumer Fraud Division
P.O. Box 1247
Woodland, California 95695
(916) 666-8521

City Offices
Michael P. Stanley
Assistant City Attorney
Consumer Protection Section
Los Angeles City Attorney's Office
200 North Main Street
1700 City Hall East
Los Angeles, California 90012
(213) 485-4515

Susan Huguenor
Consumer Protection Unit
San Diego City Attorney's Office
City Administration Building
202 C Street, 3rd Floor
San Diego, California 92101
(714) 236-6007

Barbara Levitt
Consumer Affairs Specialist
Consumer Division
Santa Monica City Attorney's Office
1685 Main Street, Room 310
Santa Monica, California 90401
(213) 393-9975 ext. 321

Colorado

State Offices
Thomas P. McMahon
Antitrust and Consumer Protection Enforcement Section
Office of Attorney General
1525 Sherman Street, 2nd Floor
Denver, Colorado 80203
(303) 866-3611

Consumer and Food Specialist
Colorado Department of Agriculture
1525 Sherman Street, 4th Floor
Denver, Colorado 80203
(303) 866-3561

Sandra McCray, Administrator
Uniform Consumer Credit Code
Office of Attorney General
1525 Sherman Street, 2nd Floor
Denver, Colorado 80203
(303) 866-3611

County Offices
Mike Wallace
District Attorney for *Archuleta, Laplata and San Juan Counties*
P.O. Box 3455
Durango, Colorado 81301
(303) 247-8850

Alex Hunter, District Attorney
Boulder County District Attorney's Consumer Office
P.O. Box 471
Boulder, Colorado 80306
(303) 441-3700

Clair Villano
Executive Director
Denver District Attorney's Consumer Office
1544 York Street
Denver, Colorado 80206
(303) 333-4224
(303) 333-7723 (Complaints)

Bob Russel, District Attorney
El Paso District Attorney's Consumer Office for El Paso and Teller Counties
El Paso and Teller Counties
27 East Vermijo, Suite 413
County Office Building
Colorado Springs, Colorado 80903
(303) 471-5661

Al Bloom, Investigator
District Attorney's Consumer Office for *Larimer County*
Larimer County
Rocky Mountain Bank Building
P.O. Box 1489
Fort Collins, Colorado 80522
(303) 221-7200

Gus Sandstrom
Pueblo District Attorney's Consumer Office for *Pueblo County*
Pueblo County
Courthouse
Tenth and Main Streets
Pueblo, Colorado 81003
(303) 544-0075

Robert Miller
Weld District Attorney's Consumer Office for *Weld County*
Weld County
P.O. Box 116
Greeley, Colorado 80632
(303) 356-4000 ext. 743

Connecticut

State Offices
Mary M. Heslin, Commissioner
Department of Consumer Protection
State Office Building
165 Capitol Avenue
Hartford, Connecticut 06115
(203) 566-4999
800-842-2649 (Connecticut only)

Robert M. Langer
Assistant Attorney General
Antitrust/Consumer Protection
Office of Attorney General
30 Trinity Street
Hartford, Connecticut 06115
(203) 566-5374

City Office
Guy Tommasi, Director
Office of Consumer Protection
Middletown
City Hall
Middletown, Connecticut 06457
(203) 347-4671 ext. 216

Delaware

State Offices
Frances M. West, Director
Delaware Division of Consumer Affairs
Department of Community Affairs and Economic Development
820 North French Street, 4th Floor
Wilmington, Delaware 19801
(302) 571-3250

Christopher J. Curtin
Deputy-in-Charge
Economic Crime and Consumer Rights Division
Department of Justice
820 North French Street
Willmington, Delaware 19801
(302) 571-3849

District of Columbia

Herbert Simmons, Jr., Director
D.C. Office of Consumer Protection
1424 K Street, NW, 2nd Floor
Washington, D.C. 20005
(202) 727-1158

Florida

State Offices
Jane Robinson, Director
Division of Consumer Services
110 Mayo Building
Tallahassee, Florida 32301
(904) 488-2221
800-342-2176 (Florida only)

Nikki Clark
Consumer Counsel
Consumer Protection Division
Office of Attorney General
State Capitol
Tallahassee, Florida 32301
(904) 488-3266

Gerald Lewis
Office of the Comptroller
State Capitol
Tallahassee, Florida 32301
(904) 488-0286

Jack Shreve, Public Counsel
Office of Public Counsel
4 Holland Building
Tallahassee, Florida 32301
(904) 488-9330
(Litigation only)

R. B. Burroughs, Jr., Secretary
Department of Business Regulation
The Johns Building
5 South Bronough Street
Tallahassee, Florida 32304
(904) 488-7114

Branch Offices
Tony Musto
Assistant Attorney General
Office of Attorney General
401 NW Second Avenue, Suite 820
Miami, Florida 33128
(305) 377-5441

Charles Corces, Jr.
Assistant Attorney General
Office of Attorney General
1313 Tampa Street, 8th Floor
Park Trammell
Tampa, Florida 33602
(813) 272-2670

Patricia Basford
Office of the Comptroller
111 East Coastline Drive, Room 610
Jacksonville, Florida 32202
(904) 358-6085

Helen Doyle
Office of the Comptroller
401 NW Second Avenue, Suite 870
Miami, Florida 33128
(305) 377-5213

Linda Aronoff
Office of the Comptroller
400 West Robinson Street, Room 501
Orlando, Florida 32801
(305) 423-6115

Andy Gillman
Office of the Comptroller
160 Governmental Center, Suite 701
Pensacola, Florida 32501
(904) 436-8520

Jimmy Henry
Office of the Comptroller
1861 NE Capital Circle
Tallahassee, Florida 32308
(904) 488-0027

Margery Cobb Smith
Office of the Comptroller
1313 Tampa Street
Tampa, Florida 33602
(813) 272-2565

Grace Scalia
Office of the Comptroller
111 Georgia Avenue, Suite 211
West Palm Beach, Florida 33401
(305) 837-5054

County Offices
Charles E. Wilson, Coordinator
Brevard County Consumer Fraud Division
State Attorney's Office
County Courthouse
Titusville, Florida 32780
(305) 269-8401

Stanley A. Kaufman, Director
Broward County Consumer Affairs Division
236 SE First Avenue, 6th Floor
Fort Lauderdale, Florida 33301
(305) 765-5306

Arthur Hershbein, Interim Director
Metro Dade County Consumer Protection Division
140 West Flagler Street, 16th Floor
Miami, Florida 33130
(305) 579-4222

Consumer Protection Division
South Dade County Government Center
10710 SW 211th Street
Miami, Florida 33189
(305) 232-1810 ext. 285

Joan Stember
Assistant State Attorney
Dade County Consumer Fraud Division
Office of State Attorney
1351 NW 12th Street
Miami, Florida 33125
(305) 547-5200

Walter T. Dartland
Consumer Advocate
Metropolitan Dade County
44 West Flagler Street Room 2301
Miami, Florida 33130
(305) 579-4206

James A. Gardener
Assistant State Attorney for *Manatee, Sarasota* and *DeSoto Counties*
Office of State Attorney
2070 Main Street
Sarasota, Florida 33577
(813) 955-0918

Thatcher Walt
Consumer Affairs Officer
Duval County Division of Consumer Affairs
Department of Human Resources
614 City Hall
Jacksonville, Florida 32202
(904) 633-3429 or 3940

Sam Uccello, Director
Hillsborough County Department of Consumer Affairs
305 North Morgan, Suite 707
Tampa, Florida 33602
(813) 272-6750

Alice C. Skaggs, Director
Palm Beach County Department of Consumer Affairs
324 Datura Street
Commerce Building, Suite 300
West Palm Beach, Florida 33401
(305) 837-2670

Frank Stockton, Chief
Palm Beach County Economic Crime Division
Office of State Attorney
P.O. Drawer 2905
West Palm Beach, Florida 33402
(305) 837-2391

Alfred J. Cortis, Administrator
Pasco County Consumer Affairs Division
530 Sunset Road
Newport Richey, Florida 35552
(813) 847-8110

William H. Richards, Director
Pinellas County Office of Consumer Affairs
801 West Bay Drive, Suite 601
Largo, Florida 33540
(813) 448-3801

Douglas Huth, Coordinator
Seminole County Consumer Fraud Division
Office of State Attorney
Seminole County Courthouse
Sanford, Florida 32771
(305) 322-7534

City Offices
Morris Cohen, Chairman
Lauderhill Consumer Affairs Committee
1080 NW 47th Avenue
Lauderhill, Florida 33313
(305) 583-1045

Robert L. Shurr, Chairman
Tamarac Board of Consumer Affairs
5811 NW 88th Avenue
Tamarac, Florida 33321
(305) 722-5900 ext. 27

Georgia

Barry Reid, Administrator
Governor's Office of Consumer Affairs
205 Butler Street, S.E., Suite 356
Plaza Level East Tower
Atlanta, Georgia 30334
(404) 656-3790
800-282-4900 (Georgia only)

Michael S. Rosenthal
Attorney for Deceptive Practices
Office of Attorney General
228 State Judicial Building
Atlanta, Georgia 30334
(404) 656-3357

City Offices
Leon Hall, Director
Atlanta Mayor's Office of Community and Consumer Affairs
City Hall—68 Mitchell Street, SW
Memorial Drive Annex
Atlanta, Georgia 30303
(404) 658-6105

Hawaii

State Offices
Mark Nomura, Director
Governor's Office of Consumer Protection
250 South King Street
P.O. Box 3767
Honolulu, Hawaii 96812
(808) 548-2560 (Administrative and Legal—Hawaii only)
(808) 548-2540 (Complaints—Hawaii only)

Branch Offices
Glenn Ikemoto, Investigator
Governor's Office of Consumer Protection
P.O. Box 19
Lihue, Kauai, Hawaii 96766
(808) 245-4365

Herbert Ohigashi, Investigator
Governor's Office of Consumer Protection
P.O. Box 1098
Wailuku, Maui, Hawaii 96793
(808) 244-4387

Tom Inomoto, Investigator
Governor's Office of Consumer Protection
75 Aupuni Street
Hilo, Hawaii 96720
(808) 961-7433

Idaho

State Office
John Eric Sutton, Chief
Business Regulation Division
Office of Attorney General
State Capitol
Boise, Idaho 83720
(208) 334-2400

Illinois

State Offices
Ellen Craig
Special Assistant to the Governor
Governor's Office of Interagency Cooperation
160 North LaSalle Street, Suite 2010
Chicago, Illinois 60601
(312) 743-2773

Susan Pierson DeWitt
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
500 South Second Street
Springfield, Illinois 62706
(217) 782-9011

Clifford L. Meacham, Chief
Consumer Protection Division
Office of Attorney General
228 North LaSalle, Room 1242
Chicago, Illinois 60601
(312) 793-3580

Branch Offices—Downstate
C. Dana Eastman, Jr.
Special Assistant Attorney General
Office of Attorney General
210 William Street
Alton, Illinois 62002
(618) 465-2711

Max Jones, Special Investigator
Office of Attorney General
Association of Commerce and Industry Building
210 Southeast Street
Bloomington, Illinois 61701
(309) 829-6344

Robert P. Schulhof
Special Assistant Attorney General
Office of Attorney General
103 South Washington, Suite 12
Carbondale, Illinois 62901
(618) 457-7831

Samuel L. Erwin
Special Assistant Attorney General
Office of Attorney General
113 North Neil Street, Suite 308
Champaign, Illinois 61820
(217) 333-7691

S. John Muller
Special Assistant Attorney General
City Hall
520 Jackson, Box 99
Charleston, Illinois 61920
(217) 345-5851

Eugene Byers, Special Investigator
Office of Attorney General
Chamber of Commerce Building
P.O. Box 1031
Decatur, Illinois 62525
(217) 429-5167

James Keehner
Daniel J. Stack
Special Assistants Attorney General
Office of Attorney General
818 Martin Luther King Drive
East St. Louis, Illinois 62201
(618) 874-2238

Paul C. Cation
Special Assistant Attorney General
Office of Attorney General
500 Main Street
Peoria, Illinois 61602
(309) 671-3191

Frederick J. Kapala
Special Assistant Attorney General
Office of Attorney General
813 East State St.
Rockford, Illinois 61104
(815) 965-1060

Robert H. Lawson
Special Assistant Attorney General
Office of Attorney General
1800 Third Avenue, Room 220
Rock Island, Illinois 61201
(309) 788-7820

Branch Offices—Upstate
Mary Runion, Office Manager
Office of Attorney General
Community Center
1616 North Arlington Heights Road
Arlington Heights, Illinois 60004
(312) 259-7730

Charles Atwell, Jr.
Assistant Attorney General
Office of Attorney General
403 West Galena Boulevard, Room 203
Aurora, Illinois 60506
(312) 892-4341

Robert Gales
Assistant Attorney General
Office of Attorney General
1339 West Irving Park Road
Bensenville, Illinois 60106
(312) 595-2374 or 2375

Ronald Potempa
Hearing Officer
Office of Attorney General
4750 North Broadway, Room 216
Chicago, Illinois 60640
(312) 769-3742

Fausto Gamboa, Office Manager
Office of Attorney General
1104 North Ashland Avenue
Chicago, Illinois 60622
(312) 793-5638

Robert Power
Assistant Attorney General
Office of Attorney General
7906 South Cottage Grove
Chicago, Illinois 60619
(312) 488-2600

Jeff Einbinder, Office Manager
Office of Attorney General
Chamber of Commerce Building
800 Lee Street
Des Plaines, Illinois 60016
(312) 824-4200

Robert Snyder
Assistant Attorney General
Office of Attorney General
71 North Ottawa Street
Joliet, Illinois 60434
(815) 722-0433 or 0434

Kermit Yost, Office Manager
Office of Attorney General
6101 Capulina Street
Morton Grove, Illinois 60053
(312) 965-4658

Jeannette Yost, Office Manager
Office of Attorney General
5127 Oakton Street
Skokie, Illinois 60065
(312) 674-2522 or 673-0500

Cindy Girard, Office Manager
Office of Attorney General
414 North Sheridan Road
Waukegan, Illinois 60085
(312) 249-3802

County Offices
Glenn Carr, Chief
Consumer Fraud Division
Cook County Office of State's Attorney
303 Daley Center
Chicago, Illinois 60602
(312) 443-8425

Don W. Weber, State's Attorney
Madison County Office of State's Attorney
103 Purcell Street, 3rd Floor
Edwardsville, Illinois 62025
(618) 692-4550

City Offices
Karen Petitte, Commissioner
Chicago Department of Consumer Services
121 North LaSalle Street, Room 808
Chicago, Illinois 60602
(312) 744-4090

Robert E. Hinde, Administrator
Des Plaines Consumer Protection Commission
1420 Miner Street
Des Plaines, Illinois 60016
(312) 297-1200 ext. 258

Indiana

State Office
David A. Miller, Director
Consumer Protection Division
Office of Attorney General
219 State House
Indianapolis, Indiana 46204
(317) 232-6330 or 6331
800-382-5516 (Indiana only)

County Offices
Jack Crawford
Lake County Prosecuting Attorney
2293 North Main Street
Crown Point, Indiana 46307
(219) 738-9055

Stephen Goldsmith
Marion County Prosecuting Attorney
560 City-County Building
Indianapolis, Indiana 46204
(317) 633-3522

Jeffery L. Lantz
Vanderburgh County Prosecuting Attorney
First Judicial Circuit
Room 220, Courts Building
Civic Center Complex
Evansville, Indiana 47708
(812) 426-5150

City Office
Brian Nelson, Director
Gary Office of Consumer Affairs
Annex East
1100 Massachusetts
Gary, Indiana 46407
(219) 944-6475

Iowa

State Offices
Douglas R. Carlson
Assistant Attorney General in Charge
Consumer Protection Division
Office of Attorney General
1300 East Walnut, 2nd Floor
Des Moines, Iowa 50319
(515) 281-5926

William P. Angrick, II
Iowa Citizens' Aide/Ombudsman
515 East 12th Street
Des Moines, Iowa 50319
(515) 281-3592

Kansas

State Office
Wayne Hundley
Deputy Attorney General and Chief
Consumer Protection and Antitrust Division
Office of Attorney General
Kansas Judicial Center, 2nd Floor
Topeka, Kansas 66612
(913) 296-3751
800-432-2310 (Kansas only)

County Offices
Lawrence V. Christ
Assistant District Attorney and Head
Consumer Fraud Division
Johnson County District Attorney's Office
Johnson County Courthouse, Box 728
Olathe, Kansas 66061-0728
(913) 782-5000 ext. 317, 318

Mark A. Vining, Director
Consumer Fraud and Economic Crime Division
Sedgwick County District Attorney's Office
Sedgwick County Courthouse
Wichita, Kansas 67203
(316) 268-7921

Ronald E. Whitten
Assistant District Attorney for Consumer Affairs
Shawnee County District Attorney's Office
212 Shawnee County Courthouse
Topeka, Kansas 66603
(913) 295-4340

City Offices
Joe Wilhm, Director
Kansas City Department of Consumer Affairs
701 North Seventh Street, Room 969
Kansas City, Kansas 66101
(913) 371-2000 ext. 230, 231

Douglas Wright
Deputy City Attorney
Topeka Consumer Protection Division
City Attorney's Office
215 East Seventh Street
Topeka, Kansas 66603
(913) 295-3883

Kentucky

State Office
Michael Belting
Assistant Deputy Attorney General
Consumer Protection Division
Office of Attorney General
209 St. Clair Street
Frankfort, Kentucky 40601
(502) 564-2200
800-432-9257 (Kentucky only)

County Office
Richard E. Akers, Administrator
Jefferson County Consumer Protection Department
208 South Fifth Street, Room 401
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Each state has its own laws and regulations governing all types of insurance and has a commissioner or other official responsible for enforcement. If your problem is not resolved by the insurance company, keep in mind that company decisions, such as claim denials—can be appealed within the company) contact your state insurance regulator for help. Many insurance departments also provide consumer information helpful in making wise insurance buying decisions.

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State utility commissions largely regulate the rates consumers pay for gas, electricity, intrastate telephone service, intrastate household goods moving, and, in some states, intrastate water and transportation rates. (Interstate rates for these utilities and services are regulated by the Federal government.) Many state utility commissions offer complaint handling services, and will sometimes conduct investigations if numerous complaints are received on a particular utility matter.

In addition, some states have appointed utility consumer advocates who investigate consumer complaints involving utilities, represent consumers who file formal complaints with state utility commissions, investigate utility service where warranted, and represent the interests of consumers in rate proceedings of state utility commissions. To find out if your state has such an advocacy office, contact the National Association of State Utility Consumer Advocates, c/o Florida Public Counsel, Room 4, Holland Bldg., Tallahassee, Florida 32304, Telephone (904) 488-9330.

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Gary, Indiana 46408
(219) 980-1511

15 East Market Street
Indianapolis, Indiana 46204
(317) 637-0197

204 Iroquois Building
Marion, Indiana 46952
(317) 668-8954

Ball State Univ. BBB, Whitinger Bldg., Rm. 160
Muncie, Indiana 47306
(317) 285-6375

230 West Jefferson Boulevard
South Bend, Indiana 46601
(219) 234-0183

105 S. Third Street
Terre Haute, Indiana 47801
(812) 234-7749

Iowa

619 Kahl Building
Davenport, Iowa 52801
(319) 322-0782

234 Insurance Exchange Building
Des Moines, Iowa 50309
(515) 243-8137

Benson Bldg., Suite 645, 7th & Douglas Streets
Sioux City, Iowa 51101
(712) 252-4501

Kansas

501 Jefferson, Suite 24
Topeka, Kansas 66607
(913) 232-0454

300 Kaufman Bldg.
Wichita, Kansas 67202
(316) 263-3146

Kentucky

1523 North Limestone
Lexington, Kentucky 40505
(606) 252-4492

844 S. Fourth Street
Louisville, Kentucky 40202
(502) 583-6546

Louisiana

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Baton Rouge, Louisiana 70806
(504) 926-3010

300 Bond St., Box 9129
Houma, Louisiana 70361
(504) 868-3456

804 Jefferson Street, P.O. Box 3651
Lafayette, Louisiana 70502
(318) 234-8341

1413 Ryan Street, Suite C, P.O. Box 1681
Lake Charles, Louisiana 70602
(318) 433-1633

141 De Siard Street, 141 ONB Bldg., Suite 503
Monroe, Louisiana 71201
(318) 387-4600

301 Camp Street, Suite 403
New Orleans, Louisiana 70130
(504) 581-6222

320 Milam Street
Shreveport, Louisiana 71101
(318) 221-8352
(Texarkana residents call) (214) 792-7691

Maryland

401 North Howard Street
Baltimore, Maryland 21201
(301) 685-6986

6917 Arlington Road
Bethesda, Maryland 20014
(301) 656-7000

Massachusetts

8 Winter Street
Boston, Massachusetts 02108
(617) 482-9151

The Federal Bldg., Suite 1, 78 North Street
Hyannis, Massachusetts 02601
(617) 771-3022

316 Essex Street
Lawrence, Massachusetts 01840
(617) 687-7666

908 Purchase Street
New Bedford, Massachusetts 02745
(617) 999-6060

293 Bridge Street, Suite 324
Springfield, Massachusetts 01103
(413) 734-3114

32 Franklin Street, P.O. Box 379
Worcester, Massachusetts 01601
(617) 755-2548

Michigan

150 Michigan Avenue
Detroit, Michigan 48226
(313) 962-7566

1 Peoples Building
Grand Rapids, Michigan 49503
(616) 774-8236
Holland/Zeeland
(616) 772-6063
Muskegon
(616) 722-0707

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1745 University Avenue
St. Paul, Minnesota 55104
(612) 646-4637

Mississippi

P.O. Box 2090
Jackson, Mississippi 39205
(601) 948-4732

Missouri

906 Grand Avenue
Kansas City, Missouri 641106
(816) 421-7800

Mansion House Center, 440 N. Fourth Street
St. Louis, Missouri 63101
(314) 241-3100

P.O. Box 4331, GS 319 65806
Hollard Bldg., Park Central
Springfield, Missouri
(417) 862-9231

Nebraska

719 North 48th Street
Lincoln, Nebraska 68504
(402) 467-5261

417 Farnam Building, 1613 Farnam Street
Omaha, Nebraska 68102
(402) 346-3033

Nevada

1829 East Charleston Boulevard, Suite 103
Las Vegas, Nevada 89104
(702) 382-7141

372-A Casazza Dr., P.O. Box 2932
Reno, Nevada 89505
(702) 322-0657

New Hampshire

One Pillsbury Street
Concord, New Hampshire 03301
(603) 224-1991

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Collingswood, New Jersey 08108
(609) 854-8467

Mercer County
Cranbury, New Jersey 08512
(609) 586-1464

Monmouth County
536-6306

Middlesex, Somerset and Hunderton Counties
297-5000

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Newark, New Jersey 07102
(201) 643-3025

2 Forest Avenue
Paramus, New Jersey 07652
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1721 Route 37 East
Toms River, New Jersey 08753
(201) 270-5577

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Albuquerque, New Mexico 87110
(505) 844-0500

2120 East 20th Street
Farmington, New Mexico 87401
(505) 325-1136

Santa Fe Division, 227 East Palace Avenue, Suite C
Santa Fe, New Mexico 87501
(505) 988-3648

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775 Main Street
Buffalo, New York 14203
(716) 856-7180

435 Old Country Road
Long Island (Westbury), New York 11590
(516) 334-7662

257 Park Avenue, South
New York, New York 10010
Inq. & Comp. (212) 533-6200
Other 533-7500

257 Park Ave., South (Harlem)
New York, New York 10010
(212) 533-6200

1122 Sibley Tower
Rochester, New York 14604
(716) 546-6776

120 East Washington Street
Syracuse, New York 13202
(315) 479-6635

209 Elizabeth Street
Utica, New York 13501
(315) 724-3129

158 Westchester Avenue
White Plains, New York 10601
(914) 428-1230, 31

120 E. Main
Wappinger Falls, New York 12590
(914) 297-6550

North Carolina

29 1/2 Page Avenue
Asheville, North Carolina 28801
(704) 253-2392

Commerce Center, Suite 1300
Charlotte, North Carolina 28202
(704) 332-7152

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P.O. Box 2400
Greensboro, North Carolina 27410
(919) 852-4240, 41, 42

100 Park Drive Building, Suite 203,
P.O. Box 12033
Research Triangle Park, North Carolina 27709
(919) 549-8221

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Winston-Salem, North Carolina 27101
(919) 725-8348

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P.O. Box F 596
Akron, Ohio 44308
(216) 253-4590

500 Cleveland Avenue, North
Canton, Ohio 44702
(216) 454-9401

26 East Sixth Street
Cincinnati, Ohio 45202
(513) 421-3015

1720 Keith Building
Cleveland, Ohio 44115
(216) 241-7678

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Columbus, Ohio 43215
(614) 221-6336

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Dayton, Ohio 45402
(513) 222-5825

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Toledo, Ohio 45604
(419) 241-6276

903 Mahoning Bank Building
P.O. Box 1495 44501
Youngstown, Ohio 44503
(216) 744-3111

Oklahoma

606 N. Dewey
Oklahoma City, Oklahoma 73102
(405) 239-6081, 82, 83

4833 South Sheridan, Suite 412
Tulsa, Oklahoma 74145
(918) 664-1266

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623 Corbett Building
Portland, Oregon 97204
(503) 226-3981

Pennsylvania

528 North New Street, Dodson Building
Bethlehem, Pennsylvania 18018
(215) 866-8780

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Lancaster, Pennsylvania 17602
(717) 291-1151
Toll Free, York Co. Resident
846-2700

1218 Chestnut Street
Philadelphia, Pennsylvania 19107
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610 Smithfield Street
Pittsburgh, Pennsylvania 15222
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Scranton, Pennsylvania 18503
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San Juan, Puerto Rico 00910
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Cable: BEBUSBU

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Providence, Rhode Island 02903
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Chattanooga, Tennessee 37402
(615) 266-6144

P.O. Box 3608
Knoxville, Tennessee 37917
(615) 522-2139

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Memphis, Tennessee 38104
(901) 272-9641

506 Nashville City Bank Building
Nashville, Tennessee 37201
(615) 254-5872

Texas

465 Cypress Duffy Bldg., Box 3275
Abilene, Texas 79604
(915) 677-8071

518 Amarillo Building
Amarillo, Texas 79101
(806) 374-3735

American Bank Tower, Suite 720
Austin, Texas 78701
(512) 476-6943

P.O. Box 2988
Beaumont, Texas 77704
(713) 835-5348

202 Varisco Building
Bryan, Texas 77801
(713) 823-8148

109 N. Chaparral, Suite 101
Corpus Christi, Texas 78401
(512) 888-5555

1511 Bryan Street
Dallas, Texas 75201
(214) 747-8891

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El Paso, Texas 79902
(915) 533-2431

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Fort Worth, Texas 76102
(817) 332-7585

P.O. Box 7499
Houston, Texas 77008
(713) 868-9500

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Lubbock, Texas 79401
(806) 763-0459

Air Terminal Building, P.O. Box 6006
Midland, Texas 79701
(915) 563-1880
Complaints 563-1882

337 West Twohig
San Angelo, Texas 76903
(915) 653-2318

400 West Market Street, Suite 301
San Antonio, Texas 78205
(512) 225-5833

608 New Road, P.O. Box 7203
Waco, Texas 76718
(817) 772-7530

First National Bank Bldg., Suite 600
Wichita Falls, Texas 76301
(817) 723-5526

Utah

40 North 100 East
Provo, Utah 84601
(801) 377-2611

1588 South Main
Salt Lake City, Utah 84115
(801) 487-4656

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105 East Annandale Road, Suite 210
Falls Church, Virginia 22046
(703) 533-1900

First & Merchants Bank Building, Suite 620
300 Main Street, E., P.O. Box 3548
Norfolk, Virginia 23514
(804) 627-5651
Peninsula area
(804) 851-9101

4020 West Broad Street
Richmond, Virginia 23230
(804) 355-7902

646 A Crystal Tower, 145 West Campbell Avenue, SW
Roanoke, Virginia 24011
(703) 342-3455

Washington

2332 Sixth Avenue
Seattle, Washington 98121
(206) 622-8067, 68

N. 214 Wall
Spokane, Washington 99201
(509) 747-1155

950 Pacific Avenue
Tacoma, Washington 98402
(206) 383-5561

P.O. Box 1584, 424 Washington Mutual Bldg.
Yakima, Washington 98907
(509) 248-1326

Wisconsin

740 North Plankinton Avenue
Milwaukee, Wisconsin 53203
(414) 273-1600

International Bureaus

National Headquarters for Canadian Bureaus

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Toronto, Ontario M4 W 3J5
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Alberta

630 8th Avenue, SW, Suite 404
Calgary, Alberta T2P 1G6
(403) 269-3905

600 Guardian Building
10240 124th Street
Edmonton, Alberta T5N 3W6
(403) 482-2341

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(403) 343-3280

British Columbia

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Vancouver, British Columbia V6B 1S3
(604) 682-2711

635 Humboldt Street, Rm. M-37
Victoria, British Columbia V8W 1A7
(604) 386-6348

Manitoba

365 Hargrave Street, Room 204
Winnipeg, Manitoba R3B 2K3
(204) 943-1486

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Box 1002, 331 Elmwood Dr., Suite 2
Moncton, New Brunswick E1C-8P2
(506) 854-3330

Newfoundland

P.O. Box 516, 2 Adelaide Street
St. John's, Newfoundland A1C 5K4
(709) 722-2222

Nova Scotia

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Halifax, Nova Scotia B3J 3B7
(902) 422-6581

Ontario

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Hamilton, Ontario L8N 1L4
(416) 526-1119

354 Charles Street, East
Kitchener, Ontario N2G 4L5
(519) 579-3080

71 Bank Street, Suite 503
Ottawa, Ontario K1P 5N2
(613) 237-4856

221 Bloor Street, East, Suite 901
Toronto, Ontario M4W 3K6
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500 Riverside Drive West
Windsor, Ontario N9A 5K4
(519) 258-7222

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Montreal, PQ H3A 1V4
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Quebec City, PQ G1R 1K2
(418) 523-2555

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1942 Hamilton Street, Suite 3
Regina, Saskatchewan, S4P 2C4
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Seven Hamuchtar Street, P.O.B. 578
Beer-Sheva
34222

Allenby St., No. 53A, 65243 Tel-Aviv, Israel
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Venezuela

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Tel: 323117
Cable: BBBVEN